

FAME & FORTUNE WEEKLY

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STORIES OF BOYS WHO MAKE MONEY.

A TIP WORTH A MILLION; OR, HOW A BOY WORKED IT IN WALL STREET.

By A SELF-MADE MAN.

AND OTHER STORIES



The door was flung open suddenly and Daisy Garnett, followed by her mother, dashed into the office. "I've got it!" she cried, waving a bunch of money in her hand. Fred sprang to his feet exultantly, while the two brokers looked discomfited.

FAME AND FORTUNE WEEKLY

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A TIP WORTH A MILLION

OR, HOW A BOY WORKED IT IN WALL STREET

By A SELF-MADE MAN

CHAPTER I.—Fred Secures a Tip on the Fly.

"Say, he's all right!" exclaimed Fred Chadwick, a good-looking Wall Street messenger boy, looking up from the paper he had been reading.

"Who's all right?" asked his friend, Bob Rafter, another messenger, who sat beside him in the downtown Ninth Avenue elevated express train which at that moment was bowling around the 110th Street curve en route for the Battery.

"Eddie Rand," replied Fred.

"Who the dickens is Eddie Rand?" said Bob.

"He's a Wall Street messenger who has just won a million in the market, resigned his job and is going to Europe to blow some of his coin in having a good time."

"Gee! He's lucky."

"I should say he is. He began as a marker in Broker Grant's office, and first speculated in that broker's office."

"Where did you learn all this? In the paper?"

"Yes. There's a big article on the first page about him. It takes up a whole column. Here, read it for yourself," and Fred handed his friend the paper.

This is what Bob read:

"WON A MILLION AND NEVER LET WALL STREET KNOW

"If Wall Street had balanced last night its accounts for the past six weeks, it would have discovered that at least \$1,000,000 has been taken the coffers by an unknown hand. That sum is 'missing' in the sense that not half a dozen of the best-informed financiers could say into whose pockets the money has gone. It may surprise Wall Street to learn to-day that a beardless fortune-hunter of twenty-one has the money. His name is Eddie Rand. He has been working the market on the quiet these five years, gradually accumulating a capital for a grand coup. The opportunity came during the recent bear market, and Rand operated on a scale which meant that he would either have princely wealth or become a pauper."

The paper then went on to say that Eddie Rand received a reporter last night in the sitting-room of the modest flat where he lives with his widowed mother and three good-looking sisters. What he said to the reporters was faithfully

chronicled in his own words. Among other things he said:

"Few men in Wall Street know me, and I prefer not to be known. When a person has been as successful in the Street as I have been the brokers are looking for him with a sharp pair of shears. I have no desire to lose my fleece. I prefer to enjoy my gains as quietly as I won them."

The newspaper went on to say that Eddie has been "in the market" since his sixteenth year; that in the days when he was a "marker" for Broker Grant he determined to realize his dream of becoming a millionaire; that he saved his pennies to that end, and when he had accumulated dollars he took a "flyer." Rand told the reporter that he had made enough money with which to operate heavily when he detected signs of a bear market early in the present campaign. The story of Eddie Rand's success in Wall Street greatly interested Fred Chadwick and his friend, Bob Rafter, particularly the former, who saw in Rand's operations something that reminded him of his own little successful ventures in the market by which he had already accumulated the modest capital of \$2,500 from a \$10 start.

Fred was an orphan and lived in a Harlem flat with his married sister. He worked for Roderick Drake, a Wall Street broker, who had offices on the third floor of one of the big office buildings, and on account of his general efficiency as a messenger was a favorite with his boss. Mr. Drake was not aware that he had been operating in the market for two years, off and on, for Fred kept the knowledge of his ventures a strict secret. Neither did his sister, whose husband was a linotype operator on one of the morning newspapers, know that he was speculating in stocks whenever the opportunity offered and that he was worth \$2,500 in ready cash. Bob Rafter worked for a broker on the same floor with Fred, and they lived on the same street within two blocks of each other. The boys had been chums ever since they attended the same public school, and they went around a good deal in each other's company. By the time the two boys had got through talking about the remarkable success achieved by Eddie Rand the train hauled in at Rector Street station and they got out. They crossed the bridge over the tracks of the Ninth Avenue line, fol-

lowed a covered passage to another bridge across the Sixth Avenue tracks, entered the rear doorway of the big Empire Office Building, which took them to Broadway under cover.

All they had to do then was to cross the street to Wall Street and proceed to their places of business, which they reached at five minutes to nine. They went up the elevator together and then separated. The first thing Fred did on entering his office was to pick up the mail dropped through a slit in the door by the postman on his early round. He placed it all on his employer's desk excepting a copy of the "Wall Street News," which he carried to his seat. This paper furnished very interesting and instructive reading for Fred, for it contained all the daily Wall Street intelligence, as well as a complete market report of the preceding day's operations on the different exchanges, together with the current values of bonds and other securities, and the latest quotations of the Chicago, Boston and other markets. While he was engrossed with the "News" the clerks came in one by one and entered the counting-room, and finally Miss Tudor, the stenographer, appeared about quarter past nine.

The cashier, who lived somewhere out on the line of the Erie Railroad in New Jersey, was usually the last to arrive before Mr. Drake put in his appearance. As soon as the broker went over his mail he generally had a message or two on which to send Fred out, and the present morning was no exception to the rule. Mr. Drake handed him two notes to deliver—one to a broker in the Mills Building, the other to a broker in the Vanderpool Building. Fred went to the Mills Building first and delivered his message without any delay. There was no answer, so he hustled back to Exchange Place, and up that narrow thoroughfare to the Vanderpool Building. As he entered two brokers were coming out of the building. Fred knew them both by name, and as they separated at the entrance one of them said to the other:

"You must begin right away and take in every share that is offered until further orders. Understand?"

The other trader said he did, and the men separated. Fred's sharp ears had heard the words and they set him to thinking. He jumped to the conclusion that the two brokers were in the employ of some syndicate that had been formed to corner and boom a certain stock. The question which interested him was the name of the stock. If he could find that out there was a possibility of his getting in on a good thing. The only chance he had to discover the identity of the stock in question was to go to the Exchange and watch what Broker Nugent was buying right along. He took the elevator up to the fourth floor and soon reached the office he was bound for. The broker was in and he delivered his note without delay. The trader read it and dismissed him with the words, "All right." As he was passing the main entrance of the Exchange two brokers came out, and Fred heard one say to the other:

"Nugent is buying L. & M. right and left this morning. I sold him a block of 3,000 myself. I wonder who he's buying it for?"

What reply the other broker made, the young messenger didn't hear, nor did it interest him, for he had found out in that brief moment all he

wanted to know—that L. & M. was the name of the stock Broker Nugent was buying in quantity, and he felt that that was the road the syndicate, if there really was a syndicate at the back of it, was going to boom.

CHAPTER II.—Fred Helps a Lady in Distress.

He made it his business to watch L. & M. that day and he saw that it went up a couple of points, closing strong at 4. On his way home he stopped in at a little banking and brokerage house on Nassau Street where he had put through all his previous deals and left an order for the purchase of 500 shares at the market, putting up the bulk of his capital to cover the margin. Next morning when Fred left the office about half-past eleven to carry a message to one of the offices on New Street, he saw a little old woman, in plain attire, with spectacles, coming along the corridor from the elevator. She had a small satchel in her hand, on which she had a tight grip, as if she was afraid it might get away from her of its own accord. It happened that some careless boy had dropped a banana peel on the marble floor, and the little old lady, not observing it in her path, stepped on it. When the little old woman stepped on it it immediately acted like a roller skate, and she sat down on the floor so quickly that she lost her hold on her satchel, which flew out of her hand and struck Fred on the shoulder before he had any idea that such a missile was coming at him. The shock of contact must have acted on the spring catch, for the satchel flew open and a shower of five- and ten-dollar bills inundated the young messenger. The old lady screamed—both from the shock of her fall and the sight of her property taking to itself wings. Now, Fred was one of the most polite boys in the world. Accordingly he sprang to her assistance and proceeded to assist her to her feet.

"My money! My money!" she screamed, making a frantic clutch at several bills which a draft of air was making kites of.

"I'll pick it all up for you, ma'am," said Fred, grabbing up the satchel and chasing the bills about till he recovered them one by one, with such assistance as their demoralized owner afforded him.

At length they were all in the bag again, though in a state of great confusion. Then the boy handed her the satchel with a bow.

"You are very good, young man," she said, nervously. "Are you sure you've picked them all up?"

"Yes, ma'am," replied Fred, looking all around the corridor. "I don't see any more about."

"You're an honest boy," she said. "Some boys would have taken advantage of the chance to keep some of the bills."

"I'm not built that way, ma'am. I never take what does not belong to me."

She had snapped the catch shut, and now, after giving him a keen look, she opened the bag again, took out a \$5 bill and offered it to him.

"Take that for your honesty, and tell me your name."

"No, ma'am, I'd rather not take it. I only did the right thing by you, and I don't take pay for that. I will tell you my name, though. It is Fred Chadwick."

"Fred Chadwick," she repeated, as though to impress it on her memory while she gave him another keen look as if to remember his face. "Do you work in this building?"

"Yes, ma'am. I am messenger for Mr. Roderick Drake, stock broker, whose office is yonder," and the boy pointed to a certain glass door, on which his employer's name and business were inscribed in gilt letters.

"Indeed! I shall remember it. I was just hunting for a broker with whom I wish to do a little business. I find some difficulty in getting the right person. Is Mr. Drake in his office now?"

"Yes, ma'am."

"If you took me in and introduced me to him, and I did business with him, would he let you have a small commission?"

"No, ma'am. I shouldn't think of asking him for such a thing. I'll introduce you to him if you wish."

"But I might be a good customer for him to get, and I should like you to make something out of the matter."

"I'm much obliged to you, ma'am, but it wouldn't be just the thing for me to expect. Do you intend to buy some stock?"

"Yes. I want to buy 1,000 shares of L. & M. on margin."

"Mr. Drake will treat you all right, ma'am. May I ask your name?"

"Maria Garnett."

"If you will come with me now I will take you in to Mr. Drake's private office."

The little old lady nodded and accompanied him. Fred piloted the way, and after knocking at Mr. Drake's door and being told to come in, he showed Mrs. Garnett inside and introduced her to his boss. Then he bade her good-by, left the room and started to execute his interrupted errand. When he returned with an answer Mr. Drake said:

"How did you become acquainted with Mrs. Garnett, Fred?"

The young messenger told him what happened to the little old woman in the corridor outside, and how the assistance he offered to her led to their acquaintance.

"She's very well known to the brokers—in fact, too well known, I might say."

"Too well known, sir!" exclaimed Fred, in surprise. "How is that?"

"She is considered a crank—a kind of nuisance to have around one's office. She is reputed to be well off. At any rate, she's known to have made money in the Street, but for all that no trader is anxious to secure a monopoly of her patronage."

"That so, sir?" replied the boy; "then I suppose I put my foot in it by bringing her in here and introducing her to you."

"I don't hold it against you," replied the broker with a smile, "since you did not know her reputation in the Street. So she slipped on a banana peel?" grinned Mr. Drake. "How did she take it? Was she mad?"

"She didn't seem to be so mad as she was frustrated over her money, which went all over me like a shower bath."

"It's a wonder she didn't grab you and yell police when you started to recover it for her."

"No, sir. She seemed very grateful to me for picking it up."

"You are quite a knight errant," chuckled the broker. "It's a pity that it wasn't a fascinating young lady of your own age. You would probably have made a great impression on her."

Fred wondered if his employer was poking fun at him. Not being quite sure, he made no reply.

"Well, you may go, Fred. You will probably see or hear from Mrs. Garnett again. If she's taken a fancy to you you may find her as much of a leech as the brokers who have done business for her and felt sorry for it afterward."

Thus speaking, Mr. Drake turned to his desk and Fred went out to his chair.

CHAPTER III.—The Fourteen Club.

Next morning when the young messenger returned from his first errand he found the little old lady in the reception-room looking at the ticker, from which he concluded that his employer had taken her order for the 1,000 L. & M. that she wanted. The old lady shook hands with Fred, and appeared to be glad to see him. He had little time to talk with her, however, for he was sent out on another errand almost immediately. The little old lady hugged the ticker right along until the Exchange closed at three, and then she went home with a satisfied expression on her face, for L. & M. soared another point that day. Every morning after that promptly at ten o'clock Maria Garnett appeared at the office and took her seat beside the ticker, where she monopolized the tape just as if she owned the office. Five days after Fred went into L. & M. the stock was selling at 52. The Street was thrown into excitement by the rise, and the entire market went up in sympathy with L. & M. Although Fred was kept on the hop, skip and jump, he managed to keep his eye on L. & M.

When it reached 75 next day he concluded that he'd sell out and be on the safe side, so he took the time on one of his errands to run up to the little bank of Nassau Street and order his stock sold. It was done inside of a quarter of an hour, the bank's representative getting 75 3-8 for his 500 shares. That afternoon the little old lady left the office early, and she did not turn up until about noon next day, when she called for her check. Then Fred found out that she had sold her 1,000 shares at 75, making a profit of nearly \$18,000. When Fred got his settlement and check from the little bank he found that his own estimate of his profit was about right—namely, \$8,800. This raised his capital to over \$11,000, and made him feel pretty good. He soon found out that he hadn't sold any too soon. L. & M. went to 76, and then several traders suddenly unloaded some big blocks of the stock on the market, and as it was not supported by the interests that had brought about the boom, it took on a slump and a small panic set in. On the evening of the day when the slump started in Fred went over to Washington Heights to call on a friend he had not seen for some time. It was half-past eleven when he started for home. He was passing through a short and rather swell block near 155th Street and the head of the viaduct when the front door of one of the mansions was opened and a man of about thirty-five, in full-dress attire, came

out in a hurry and ran down the steps to the sidewalk. He was about starting for 155th Street when he noticed Fred coming along. He stopped, and as the young messenger got abreast of him he gave the boy a keen look, then stepped up and addressed him.

"Young man, will you accept an invitation to a banquet?" he said.

"A banquet!" exclaimed Fred, in astonishment.

"Exactly. The monthly banquet and reception of the Fourteen Club."

"But I don't know anything about the Fourteen Club, sir, nor do I recollect ever having seen you before. You are joking, aren't you?"

"I can easily understand that you are surprised at receiving such an invitation from a total stranger, but you will do the club a great favor by accepting it."

"How will I?" replied Fred, still more amazed.

"Because we need you."

"I don't quite understand you."

"Let me explain. The Fourteen Club is a select coterie of bankers and brokers who meet on the fourteenth of each month at the homes of the different members in turn. To-night the club has met at my house. We were just about to sit down to the table when it was discovered that one of our members was not present. That reduced us to the unlucky thirteen. It was decided, as the hour was so late, I should go out and invite the first respectable looking stranger to take the place of the absentee and thus break the hoodoo of thirteen at table. You will fill the bill very nicely and save me the trouble of looking up another desirable party. I assure you that you will be treated as one of ourselves for the time being, and it will not be necessary for you to remain after dinner has been concluded. Under the peculiar circumstances I trust you will favor us with your company, and I can promise you that you will have no cause to regret doing so."

"All right," replied Fred. "I have no objection to obliging you."

"Thank you. What is your name?"

"Fred Chadwick."

"Follow me and I will introduce you to the company."

The gentleman sprang up the stairs to the stoop and Fred, feeling a bit embarrassed over this strange adventure to which he was committed, followed him. His conductor opened the door with his pass-key and introduced the boy into a handsomely decorated hall. The gentleman led the way into an elegantly furnished reception-room, brilliantly lighted by a chandelier pendant from the centre of the ceiling, which was painted in watercolor designs of a unique character. Splendid paintings hung on the walls, and works of art were profusely scattered about. Here Fred found the company assembled—sitting and standing around at their ease conversing in jovial tones—twelve gentlemen in full-dress.

"Gentlemen," said the boy's conductor, "allow me to make you acquainted with Fred Chadwick, who has kindly consented to fill the vacant chair at our dinner to-night."

Fred bowed in a constrained way, for he felt decidedly out of place in this high-toned company.

"We will now proceed to the dining-room," said the host of the occasion, taking Fred by the arm and leading the procession downstairs.

CHAPTER IV.—Fred Attends a Swell Dinner.

This was the first time that Fred Chadwick had ever participated in a real banquet, with its many and varied courses, commencing with oysters, and including many delicacies like pate de foie gras, some of which he had heard of but never tasted before. A different wine was served with each course, but Fred asked for water, and would touch nothing else. With the dessert champagne appeared, and the gentleman on his right tried to induce Fred to take just one glassful.

"We are now about to drink Mr. Gibson's health, Chadwick," he said. "If you really don't care to drink the champagne, why, you need only raise the glass to your lips when we all stand up and then put it down on the table."

At that moment the vice-president of the Fourteen Club, who sat at the foot of the table, rose and proposed the health of George Gibson, their esteemed president. The company all got up and Fred followed suit. Glasses were raised in the air and emptied, the boy following the suggestion of the gentleman on his right, merely wetting his lips and putting the glass down. Choice Havana cigars were passed around, but Fred refused them. Drinking, smoking and breezy conversation now became general around the board. Fred naturally listened to the conversation. Presently he heard the gentleman on his left talking to the man beside him about a coming boom in J. & D. stock, owing to its consolidation with the D. & G. system, which fact the boy learned was only as yet known to the people on the inside of the two roads.

"This is a sure tip I'm giving you," said the gentleman on Fred's left. "If you want to get in on the ground floor with the rest of us you must act at once. The stock of the J. & D. road is now being rapidly bought up by the knowing ones, so you haven't any time to lose. I advise you not to let the chance to make a few thousands get by you."

"I won't," answered the other man. "I'll look up a few thousand shares to-morrow."

It was at this point that Mr. Gibson's eyes lighted on Fred, and he judged that the boy was anxious to leave, now that the dinner was over. Accordingly he excused himself from the company, and putting his hand on Fred's shoulder, told the boy to follow him.

"I hope you enjoyed the dinner, Chadwick," he said, in a friendly tone.

"Very much so, and I thank you——"

"Don't thank me," interrupted the gentleman. "The obligation is all on our side. Allow me to present you with a souvenir of this occasion. It is what all the members of the club take away with them. This would have gone to No. 14 had he been present, but since you have filled his place at the table it rightfully belongs to you. Take it in remembrance of this evening."

Thus speaking, Mr. Gibson handed Fred a silver plaque, suitably engraved and bearing the number 14. Fred accepted it with thanks, and was then shown to the door and bade good-night by the president of the Fourteen Club. His night's odd experience was something to afford the young messenger much food for thought on

his way home. What especially interested him was the tip he had picked up on J. & D. It was a first-class pointer, and Fred determined to lose no time in taking advantage of it. In the morning he astonished his sister with an account of the swell dinner he had attended the night before.

"The Fourteen Club must be a wealthy organization," she said.

Fred exhibited the engraved silver plaque.

"Isn't it fine!" she exclaimed. "You were in great luck, Fred."

"Yes, I was luckier than you think," he answered, thinking about the tip he intended to make use of that morning as soon as he got down town.

CHAPTER V.—Fred's New Tip Proves a Winner.

Business was a little slack that morning, and so Fred asked Mr. Drake if he might go out for ten or fifteen minutes to attend to some private business. He received permission to do so. Before availing himself of it he showed the silver plaque to his employer and told him under what circumstances he had been invited to dine with the Fourteen Club.

"You were in great luck, Fred," said Mr. Drake. "Do you know you enjoyed an honor that nine-tenths of the brokers in the Street would give a whole lot of money to attain?"

"Is that so, sir?"

"It is. The Fourteen Club is the most exclusive club in the city, and every man connected with it is a millionaire. Mr. George Gibson, its president, is at the head of several trust companies, besides being in the directory of half a dozen of our big banks. Some of the biggest coups of the hour have had their inception at the dinners of the Fourteen Club. You ought to take great care of that plaque. It represents a big event in your life. There are millionaires in this city who would almost give their eye-teeth for the opportunity you enjoyed last night. I'll guarantee that if you ever stand in need of a substantial favor you have only to seek an interview with Mr. Gibson, remind him of the fact that you were once the specially invited guest of the Fourteen Club, and he will see that you are taken care of."

Fred saw that his boss wasn't joking, and the Fourteen Club dinner loomed up more seriously in his mind than it had done before. As the broker turned to his desk the young messenger hurried out of the office and up Nassau Street to the little bank. Here he left an order for 2,000 shares of J. & D. stock at the market price. It took most of his capital to cover the margin, but as he felt he was operating on a pretty sure tip he had no misgivings about putting it up. After he had arranged the transaction with the bank, Fred hurried back to the office, for he did not know what moment his services might be in demand. He found that he had not been missed, and would not have been missed if he had remained out half an hour longer.

Two or three days passed before anything happened in J. & D., and then Fred saw that it had gone up a point. Next morning soon after the Exchange opened some brokers appeared on the floor and began bidding at a lively

gait for the stock. Then its scarceness became apparent. Nobody had any for sale. Their futile efforts to buy J. & D. sent the price to 57 in no time at all, then they hauled off and the market figure remained steady at that. When Fred saw 57 come out on the tape he hugged himself with delight. He thought the boom had set in; but that was where he fooled himself, for it hadn't—yet.

However, he was in a position to realize nearly \$10,000 if he ordered his stock sold, and that was something, at any rate. He had no thought of selling at a five-point advance, and eagerly watched the ticker to see it rise higher; but it finally closed that day at a fraction of a point more, viz.: 57 3-8. Next day to Fred's surprise there was a decline to 54, which meant that three-fifths of his previous day's profits had vanished like smoke. During the afternoon it recovered to 55.

That night he dreamed that he was standing in the Exchange at the messengers' entrance and that all the brokers were fighting like a mob of anarchists around the J. & D. pole. He could not make out whether there was a boom or a panic on, though it looked very like the latter. When he woke up the dream was quite fresh in his mind.

"There's going to be something doing in J. & D. soon—maybe today; but whether it's going up or down I couldn't say, though, of course, figuring on the tip, I should think it will go up." When he met Bob at the station he told him about his dream and asked him what he thought about it.

"I don't take any stock in dreams," replied Bob. "Usually they fool you some way or another."

"You're off, Bob. Dreams come true more often than not. I've heard of people dreaming about money being hidden in all sorts of out-of-the-way places. They've followed out the tip the dreams gave them and discovered the coin in the identical spots they saw in their dreams."

"How do you know all that? I'll bet you read all those stories in the papers. Did you ever know of a person who found money through a dream?"

"No, I didn't," admitted Fred. "There must be some foundation for the papers to print those stories."

"The papers are always printing fake stories of that nature because they are interesting to most readers."

"All right, I'm not going to argue the matter with you, but I'll bet you a dollar to a quarter that there'll be a hot time in J. & D. before many days go by."

"I'll take you," said Bob, promptly.

"All right," replied Fred. "You might just as well hand that quarter over to me now, if you've got one in your jeans, for it's as good as lost to you."

"I'll hand it over after I've lost, and not before. It's my opinion that your dollar is more likely to roost in my pocket than that my quarter will land in yours."

"You'll entertain a different opinion inside of ten days, or less," said Fred, as he opened his morning paper and began to read. He always looked at the financial page first to see what

had happened over the night. On this occasion he saw something that made him jump. It was a report of the consolidation of the J. & D. line with the D. & G. system, which the paper claimed to be an accomplished fact.

"Look here, Bob, here's evidence that you've as good as lost your money," he said.

"Where is the evidence?"

"Read that article. When the story of the consolidation is confirmed officially you'll find there will be something doing in J. & D., just as I said."

"We'll see," growled Bob, after reading the story. Nearly all the papers printed something about the consolidation, so that every broker knew about the rumor by the time the Exchange opened. The news caused another rush around the J. & D. pole. The brokers began yelling and dancing around the standard to beat the band. Up the price of the share went until three o'clock J. & D. was selling at 68.

Fred felt like acting like a lunatic himself as he saw the price mount straight ahead as though it never meant to stop. He managed to repress his excitement and not give himself away. Bob coughed up his quarter next morning, as he had fairly lost the bet. The excitement over, the rapid rise in J. & D. broke forth afresh when the Exchange opened for business, and inside of half an hour the stock was going at 70. By noon it was going at 75. It looked as if it was easily the bird in the hand, and so he found a chance good for 80, but Fred decided to make sure of to rush around to the little bank and ordered his holdings sold out.

When the bank received his order to sell and had telephoned it to their representative at the Exchange, the price had already gone up to 76 and a fraction. Altogether, when the bank settled with him on that basis, Fred found he had made over \$48,000, and was now worth the little fortune of \$60,000. His tip had proved a winner for fair.

CHAPTER VI.—The Western Securities Company.

Some weeks passed away after Fred made his big win and the market remained quiet, with a few intermittent spasms in the way of a sudden rise or fall that amounted to nothing beyond doing up a number of credulous speculators who got in on them thinking they had struck a good thing. During this time Fred noticed that several gentlemen of solid financial aspect were dropping in to see Mr. Drake, and that when they were closeted with him, usually after three o'clock, the broker took special care that no one should enter the private room, for he locked the door and even hung a handkerchief over the keyhole as a further, though perhaps unnecessary, precaution.

"There's something big on the tapis," Fred said to himself, "and my boss is in it with both feet. I wonder what's in the wind? It looks as though a syndicate was under way to boom a certain stock. All the same I've got money to be launched on the market. I've carried notes to Jepson, the biggest operator in the Street—a man whose name is a power down here. If he's

engineering this enterprise there will be something doing, bet your life. He never handles anything that hasn't millions in it. When he heads a syndicate you can gamble on it there's millions to burn at the back of it. That's why everybody takes off his hat to Jepson. How I'd like to be a great mogul like him! When he opens his mouth everybody else holds his tongue. They say he controls a dozen railroads and traction companies, run by a holding company called the Western Securities Company, of which he is president. When a man is born lucky everything comes his way. I guess that's the way with Jepson. He's what you call a self-made man, for he never went to college, and is making things hum on a plain, ordinary public school education that never reached up to even the high school. I'd like to be in his shoes."

One morning a few days later a big surprise was sprung on Wall Street. A tremendous bear movement was suddenly developed against Western Securities Company. The man who was leading the raid was a personal as well as business enemy of Andrew Jepson. His name was Paul Thompson. He was comparatively a young man, being only thirty-five, but he was known to be a particularly unscrupulous and dangerous antagonist, both in the market and out. Jepson had done him up on several deals, and might have crushed him the last time had he chosen to force him against the wall, but the big operator let up on him, for which mercy Thompson was not at all grateful, but hated Jepson more bitterly than ever.

For a long time elements antagonistic to Jepson's control of Western Securities Company had been quietly pulling wires and laying plans to catch the great operator on the hip. When the combine had things in good shape to begin business the members of it looked around for a man they could pit against Jepson. To find such a man was no easy thing, for what Jepson didn't know about the tricks and checkerboard moves of the stock market was hardly worth considering. Consequently it was necessary to secure a particularly astute and aggressive man, who knew all of the tricks of the business also—a man who, in a pinch, could turn seeming disaster into victory if he had the ghost of a chance to do so.

Paul Thompson, thought fifteen years the junior of the big operator, was such a man, and his personal animosity against Jepson being considered an element in his favor, he was chosen to lead the rival forces to victory. The greatest secrecy had been observed in arranging the plan of operations so that Jepson should not get wind of what was going to happen. The idea was to catch the old fox napping. The old fox was, however, was too clever for them.

He received fore-knowledge of the scheme aimed against him, and he was prepared to fight when the battle opened. This time he secured a new lieutenant in Roderick Drake, Fred's boss, and Drake was a good one in his way. That is why there were meetings in Drake's office for two weeks before the battle royal for the control of Western Securities Company began.

Well, the opposition forces, led by Paul Thompson, swooped down on Western Securities

stock like a flash of lightning from a clear sky. They expected to demoralize the market at the very start. In fact, their hopes for success depended largely on taking Jepson by surprise. But they didn't.

For a moment it did look as if they had prices on the run, and that Western Securities, listed at 225, would drop 50 points at least before the big speculator woke up. The market was on the verge of a panic when Jepson, with Drake and another big broker, appeared on the floor, as cool as blocks of ice, and began to meet the attack at all points with millions of money. Then the fight settled down into a stubborn and desperate contest for the mastery, but Jepson and his friends never for a moment had any fear of the ultimate result.

The month of June was well under way, and the battle had been on three weeks, when Paul Thompson saw that unless he adopted crooked expedients he and the men behind him were going to lose. There was only one way to win, and that was to remove Jepson from the scene of the struggle.

Drake and Baldwin, the big operator's lieutenants, might still be depended on to put up a good fight, but neither had a head like Jepson, nor did they understand how to handle the situation like the "old man."

Paul Thompson was satisfied that he could beat them to a standstill once they were deprived of their commander, even for twenty four or thirty-four hours. So the unscrupulous trader proceeded to lay his plans for the temporary extinguishment of Andrew Jepson, on the principle that anything short of actual murder is fair in Wall Street methods. When the Stock Exchange closed on the third of July not to reopen until the morning of the fifth, Thompson was not ready to act against Jepson at once, but he had his plans of operation for the fifth on the Exchange all prepared for action. He was in high spirits over the result he confidently counted on. Such a thing as failure did not seem possible.

Jepson and his crowd had not the slightest suspicion of what was about to happen. The king of the Street was facing his Waterloo and he didn't know it.

On the afternoon of the third, Thompson left his office at four o'clock and started for his swell apartments uptown. There was a look of triumph on his face that indicated the state of his feelings. At the corner of New Street a messenger boy darted around the corner into Wall Street and bumped against him. This boy was Fred Chadwick.

"Can't you look where you're running to, young man?" cried Thompson, angrily, as his derby struck the sidewalk and rolled toward the gutter.

"Beg your pardon, Mr. Thompson. I didn't see you in time," replied Fred, grabbing up his hat and, after dusting it off, handed it to him.

"You seem to know me," said the leader of the bear clique, looking sharply at the messenger.

"Yes, sir. I know you by sight."

"I don't remember your face. Who do you work for?"

"Roderick Drake."

A sardonic smile wreathed the broker's mouth.

"So you work for Drake and—Jepson, eh?"

"Jepson? No, sir. Only for Mr. Drake. Mr. Jepson has his own messenger."

"Well, give Mr. Drake my regards," grinned Thompson, as he passed on.

The bear operator forgot all about Fred in half a minute. The boy was one of the lowest pawns on the Wall Street chess-board, and not worth a second thought on his part. And yet Fred Chadwick was about to play a very important part in disarranging the carefully laid plans of the bear broker. Thompson would have laughed the idea to scorn if anybody had suggested that Fred the messenger was a factor in the Western Securities game, and yet such was the fact.

CHAPTER VII.—Out on Great South Bay.

That evening Fred and Bob met at the former's home to perfect their plans for an outing next day. As the Fourth was one of the most important holidays of the year they had all kinds of opportunities to have a good time. They could choose between a baseball game at the Polo Ground, a trip to Coney Island or a dozen other summer resorts, several excursions up the Sound or the Hudson River, a regatta on the Harlem River, or many other diversions in the cards for the day.

After all these things had been canvassed they finally decided to go on a private trip of their own. They proposed to go by rail to Babylon, Long Island, taking their wheels along in the baggage car, then ride down to the landing place of the small steamer that crossed Great South Bay to Fire Island, where the lighthouse and life-saving station were, and put in the day there, dining at the hotel on the beach. If they missed the steamer, Fred, who was something of a boatman, intended to hire a cat-boat, if he could find one, and sail across to the island. In any event, they meant to get there, by hook or by crook. On the following morning they were up bright and early, took a hasty breakfast, mounted their wheels and rode to the East Ninety-second Street ferry, where they caught a boat to Long Island City and connected with an early south-shore train for Babylon.

When they reached the boat landing they found the steamer had just gone, and they would be obliged to wait some time for a chance to cross the bay unless they could get a boat. They looked around and found a boatman who was willing to take them across or rent the boat to them for the day on payment of a suitable deposit. Fred had a supply of cash for just an emergency, and he secured the boat, the boatman agreeing to look after their wheels till they got back.

They lost no time putting off in the cat-boat, and having a fresh breeze in their favor soon made the landing at Fire Island. Going ashore they inspected the lighthouse and afterward the life-saving station. By that time they were hungry, so they went to the hotel and had a good dinner at Fred's expense.

After hanging around the hotel for a while, Fred proposed to have a sail on the bay, to which suggestion Bob had no objection, so they re-embarked in the cat-boat and headed toward Oak Island. The breeze had freshened quite a bit

since morning, and it sent their craft along at a spanking rate. As they were passing Oak Island inlet they caught a view of the ocean outside. It looked rather turbulent to Bob, but what particularly attracted his attention was the hazy look that rested over the water.

"What makes the sea look that way?" he asked Fred.

"Oh, that's just a haze out there, Fred replied.

"It seems to be rougher since we left the pier."

"What of it? You aren't afraid of a little spray, are you?"

"Not as long as you know how to keep the boat right side up."

"Don't you worry about that," replied Fred, confidently. "This isn't the first time I've been in a cat-boat."

"I know that, or I wouldn't have gone out with you."

As Fred made a short tack to weather Cap Tree Island, a small bit of land close aboard and to the north of the easterly end of Oak Island, another cat-boat shot out into view from the channel between the two islands.

She was in charge of a regular boatman, and he had two lady passengers—one a pretty miss of about sixteen and the other an elderly woman with glasses. As the boat rounded Cap Tree Island she headed straight for the steamboat landing across the bay.

"We are not the only ones out this afternoon," remarked Bob, as they looked at the little craft ahead.

"It's rather rough for women folk to be out on the bay unless they're good sailors," replied Fred. "I dare say they came over here hours ago when the water was smoother."

"There's a girl and an old lady in that craft," said Bob.

"So I see."

As he spoke the boatman ahead let out the sheet and put the helm up, taking the wind abeam. The ladies scrambled hastily up to the weather side, for the man had not let out the sheet far enough to permit the boat to go easily on her new course.

"That fellow acts like a lubber; he doesn't seem to know how to handle his boat," said Fred, watching the doubtful movements of the cat-boat ahead.

"I s'pose so," said Bob. "I don't know much about nautical matters, but that craft seems to wobble about more than is necessary. We're not wobbling, so I don't see any reason why the other boat should, either. I'll bet the two ladies are scared half out of their wits."

"I don't blame them much. That boat yaws about as though she were half full of water," said Fred.

"Say, the wind is getting stronger every minute," said Bob, a bit anxiously. "Don't you think we'd better come about and head back for the island?"

"No, not just yet. I'm afraid there will be trouble yonder, and the ladies may want some assistance."

"Do you think so?" replied Bob, watching the boat and her occupants with fresh interest.

"He has changed her course again. Looks as if he intended to put back to Oak Island again. Gee! Look at that! The lubber will swamp her!"

exclaimed Fred, now much excited by the perilous position of the little craft.

In trying to come about the catboat had almost capsized. The helmsman did not complete the maneuver, but went off on a new tack that was carrying her away from the point first aimed at.

"I'm going to head for that boat and find out what's the matter. That man is either drunk or doesn't know his business. In any case the ladies are in great danger," said Fred, heading for the other craft.

"Suppose the boat should capsize and dump the people into the bay, how are you going to save the three of them?" asked Bob.

"I'll have to do the best I can with your assistance."

"I'm afraid I won't be of much use," replied Bob.

"You'll have to take charge of the tiller in such a case so that I can have full swing."

"I might upset the blamed old boat," growled Bob, not relishing the responsibility. "Then where would I be?"

"You'd be in the water, I guess," grinned Fred.

"I don't see anything funny about that," replied his chum. "I don't believe I could do half as well as that chap, and he seems to be pretty bum."

"You don't know what you can do till you have tried. Here, grab the tiller and see if you can hold the boat down to her course."

Bob did so and managed pretty well, though he was quite nervous over the matter, for the wind was pulling the craft along like a race-horse, and the bay was rougher than he liked to see it. Now Fred was right in suspecting that the man in the boat ahead might be under the influence of liquor. He was quite intoxicated, a fact his passengers did not notice, when they started to leave Oak Island on their return to the south shore across the bay. He had been sober enough when he brought the ladies to the island some hours before, but his weakness for the contents of a certain black bottle he had fetched along had overcome his discretion, and while the ladies were at the Oak Island Light, visiting the head keeper, who was a friend of theirs, the boatman had passed the time reading a newspaper and taking frequent drinks from the bottle until by the time his passengers were ready to return there was nothing left in it. When he put out on his return trip he attempted to look easy, confident and unconcerned.

He was trying with all his might to disguise or conceal from his passengers certain movements of his own which he was conscious were not entirely regular. His estimates of heights and distances was very uncertain; and when he intended to move the tiller a very little he threw the boat up into the wind, or put her before it. Things kept growing from bad to worse with him, and it was a mighty good thing that the cat boat with the two boys in it happened to appear on the scene. The young lady and the old one were frightened almost to death by this time, for they now realized the condition of the person to whose management they had intrusted their lives. The only thing that reassured them was the fact that the other boat was heading their way, and as soon as it overtook them they were going to ask the two boys to take them off. The boat in which Fred and Bob were seated was

overhauling the other hand-over-hand when the crisis Fred had been looking for happened. The boatman unfastened the sheet—which, by the way, ought not to have been fastened at all in such a wind as that—and then one of his miscalculations of distance caused him to lose his grasp on the rope.

He thought he had hold of it when it was a foot from his hand; consequently he missed his grasp, and the strong breeze acting on the sail jerked it out of his reach. Of course the sail flapped violently, and the long boom beat the water in the most savage manner. The ladies screamed, for it looked to them like a desperate situation, especially as the boat, having lost the steadying influence of the sail, began to roll heavily in the trough of the bay. Still there was no particular danger had the boatman been in a condition to handle the craft as skilfully as he would have done had he been sober. He had sense enough to realize that his reputation for sobriety and seamanship was in eminent peril, and his natural impulse was to try and remedy the trouble. Unfortunately for him his judgment, impaired by the fumes of liquor, was not sharpened by the emergency, and instead of putting the helm down, and allowing the wind to carry the boom aft, he leaped from his place in the stern, and sprang forward to seize the spar, which he imagined was within his reach.

The two boats were within a hundred yards of each other, and the countenances of the two ladies could be distinctly seen by Fred and Bob, when the boom got away from the boatman, as we have already described.

"There!" cried Fred, jumping to his feet. "The lubber has let go his sheet!"

Yelling to Bob to hold the tiller as it was, Fred ran forward and jumped on the roof of the cabin.

"Put down your helm!" he cried when he saw the boatman leap out of his seat and run forward to catch the boom.

He might have saved his breath, for his voice was hardly heard above the clashing waves, and it is probable the tipsy boatman would not have heeded the words if he had heard them.

As Fred was about to shout to the man again the fellow made his unfortunate misstep, and went over the side, disappearing beneath the waves.

CHAPTER VIII.—In the Grasp of the Fog.

"Great Scott! The man is overboard!" ejaculated Fred. The lady in the spectacles, whose face looked somewhat familiar to Fred, screamed as the man went over the side of the boat, for she realized that she and her fair young companion were at the mercy of the waves.

Looking appealingly at Fred she cried:

"Save us, oh save us!"

Fred rushed back to the tiller, ported the helm a little, and then looked for the boatman to reappear on the surface. He came up close to the boy's boat.

"There he is, Bob. Grab him by the hair—anywhere that you can get a hold, and help him aboard."

Bob reached over the side and caught the boatman by the collar of his jacket. The ducking the fellow had got partially sobered him, and as Bob seized him he reached up and grabbed the side of

the boat. With Bob's assistance he scrambled into the cockpit and began to rub the salt water from his eyes. The boat in which the ladies were seated, unsteadied by the sail, was rolling from side to side, and so violently that at each motion she took in a considerable quantity of water. It was soon evident that, without immediate assistance, she would be swamped, and perhaps her passengers drowned.

"Now I want you to run under the stern of that boat, and I will jump aboard of her," said Fred to Bob. "I am going forward to the bows. When I wave my hand you put the helm up—that is, you move it this way. Understand?"

"Yes," nodded his chum. "Then what will I do?"

"I'll show you, or I guess you'd better let me take the helm," said the dripping boatman, who seemed to be recovering his normal faculties.

"If you can't do any better than you did with that other boat I guess you don't know much more about boat-sailing than I do," replied Bob, as Fred went forward.

"Oh, I'm all right now," answered the boatman, sheepishly. "I took a drop too much, that's what was the matter with me."

"Up with your helm!" shouted Fred at that moment.

Bob obeyed, executing the movement correctly. As the Seabird, which was the name of the boys' craft, poked her nose past the stern of the other boat, about four feet away, Fred sprang toward the sternsheets. It was a long leap to make from one unsteady object to another, but Fred was as nimble as a young monkey, and he alighted squarely in the cockpit of the other boat, pitching forward on his hands and knees in the water at the feet of the terrified ladies. He turned his attention at once to the safety of the boat. Grabbing the tiller he put it down and the craft slowly came head up to the wind, which brought the boom aboard, and enabled him to recover the stray sheet. With this rope at command, the boat was soon brought under perfect control.

"Don't be alarmed, ladies," he said, reassuringly, "you're perfectly safe now."

His confident tone and manner, and the fact that he had control of the craft and seemed to know just what to do in the emergency, calmed their fears. The pretty miss looked at him with not a little admiration, while the elderly lady peered at him steadily through her spectacles.

"Can it be that you are Fred Chadwick, of Wall Street?" exclaimed the latter, in some astonishment, as she recognized his features.

"Why, yes, that is my name, ma'am," replied the boy in a tone of surprise at being thus addressed. "And you are Mrs. Maria Garnett, if I'm not mistaken," he added, recognizing the little old lady he had met that day in the corridor, under rather odd circumstances, and afterward introduced to his employer.

"I am. This is my niece, Daisy. My dear, this is Fred Chadwick, whom you have heard me speak about."

"Glad to make your acquaintance, Miss Daisy," said Fred, with a polite bow.

The girl smiled and returned the bow in a graceful manner. Fred looked for the Seabird, and found her lying to about a hundred yards away with the boatman at the helm. That indiv-

idual was fairly sober by this time, and seemed to be waiting for Fred to sail alongside.

"You have saved our lives, Mr. Chadwick," said Mrs. Garnett, "and I hope you understand that we are both very grateful to you for your plucky endeavors on our behalf."

"That's all right, Mrs. Garnett," replied Fred. "I am very happy to have been of service to you and your niece when you were in such a dangerous position."

It was Fred's original idea to tranship Mrs. Garnett and her niece to the Seabird and carry them across the bay to the steamboat landing, but the violence of the waves decided him to keep them aboard their own boat, as he saw that the two crafts could not be brought safely together for such a purpose. He found that he would have to bail the boat out before he could go about and head for the south shore, as she had shipped so much water that she was in no condition to make the trip with any degree of comfort for himself or the ladies.

Asking Miss Daisy to take her seat by the tiller and hold it for awhile, he entered the little cabin to hunt up some utensil that would serve to rid the cockpit of the accumulated water.

He found a tin dipper beside a small water keg. As he started to bail out the water, the Seabird bore down on him, and the boatman, who had assumed charge of her, hauling his wind, asked Fred if he intended to remain aboard of his craft.

"Yes," replied the young messenger. "You go ahead with the Seabird and I will follow presently."

"All right," answered the man; "but don't lose any time, for a thick fog is coming in, and it may catch us before we get across."

Thus speaking he let out his sheet and the Seabird darted away for the south shore, while Fred, after a glance seaward, continued his work. The air gradually grew hazy around the boat, and the Seabird soon became indistinct in the distance. While bailing the little craft Fred conversed with Mrs. Garnett, and learned how she and her niece had taken the trip across the bay to Oak Island several hours before, when the wind was merely a fresh breeze and the water fairly smooth. There was nothing the matter with their boatman then and he managed his craft quite skilfully. After they had set out on the return trip they saw that something was the matter with him, and it soon became clear that he was under the influence of liquor. That circumstance, taken in connection with the rise in wind and waves, had greatly alarmed them, and they had begged the boatman to put back to the island. His endeavor to do so had brought on the inevitable crisis.

"If you hadn't been on hand with your boat, Mr. Chadwick, we must all have been drowned. Daisy and I are truly under great obligations to you, and we will never forget what we owe you as long as we live," concluded the little old lady.

Fred said once more he was glad that he had been able to render them a helping hand, and that he would soon be able to put them on dry land again.

"It is a great surprise to me to meet you here on Great South Bay," said Mrs. Garnett; "and it is also quite a surprise to find you such an expert young boatman."

"Oh, that's nothing," laughed the messenger.

"I'm a member of the Neptune Boat Club, and have been sailing up and down the Hudson for the last two years quite frequently."

Almost from the moment that Fred began bailing out the boat the wind had begun to drop, but the water was as turbulent as ever, causing the craft, which was hove to, to rise and fall like a duck upon the crest of a wave. Finally Fred got rid of most of the water and then headed the craft for the south shore, which was no longer to be seen in the misty air. The wind continued to go down and as the boat lost speed the fog from the Atlantic Ocean gradually closed in about them until they seemed to be sailing along through an opaque atmosphere. At length the breeze failed them to such an extent that the sail was of little use, and the boat began to drift westward with the current, though they were not aware of this fact. The sun had hidden his face long before behind the clouds that covered the sky from horizon to zenith, and that fact, taken in connection with the impenetrable fog, gave a twilight tinge to the air.

"Dear me, I'm afraid we'll not get in before dark," said Mrs. Garnett anxiously. "Do you think we are in any danger, Mr. Chadwick?"

"No, I don't think so; but if the fog doesn't lift we are likely to be some hours on the water," replied Fred.

"I'm sure that won't be pleasant," answered the little old lady.

Fred admitted that it wouldn't, and even as he spoke the mist closed in upon them more densely than ever.

CHAPTER IX.

FRED MAKES A STARTLING DISCOVERY.

As the fog showed no indication to lift and the wind died out to a complete calm their chances of reaching land grew beautifully less as time went on and darkness came on to add to the unpleasantness and difficulties of their situation.

By that time the boat had drifted the entire length of Oak Island and was passing Gilgo Inlet.

The inflow of the tide from the ocean had carried the little craft over to a point about half way between the island and the south shore about in a line with Amityville.

The drift of the current was carrying the boat toward the bunch of islands to the north of Jones Beach, and the chances were she was likely to go ashore on one of them in the fog and darkness.

This is exactly what happened an hour later, and the first that Fred knew about the immediate proximity of land was the sudden grating of the boat's bows on the sandy shore.

"Why, where are we?" asked Mrs. Garnett, as the craft came to a rest.

"That's more than I can tell," replied Fred. "I'll go forward and see what we've struck."

When he reached the bows he found that he could see nothing in the fog and darkness, but he could not help understanding that they had run ashore somewhere.

Taking hold of a rope attached to a small anchor, used by the boatman for mooring his craft in deep water, he threw it out and heard the anchor strike the sand.

Then he ventured to step ashore, and as soon

as he did so he carried the anchor as far away as the rope permitted and drove one of the flukes into the beach so as to hold the boat from drifting away.

Returning to the boat he told Mrs. Garnett and her niece, who had taken refuge from the mist in the tiny cabin, that he had anchored the craft to the shore, and that they would have to remain where they were till the fog lifted and the wind came up again, which might not happen for hours.

They accepted his statement with such resignation as they could muster, though Miss Daisy declared that it was too mean for anything.

"It is rather tough, I'll admit," said Fred; "but I'll see that you get back to Babylon at the earliest moment possible."

He lit a lantern that he found hanging in the cabin, and its light made the place look more cheerful.

Rummaging in the lockers Fred found a paper bag full of crackers, and as all three were hungry they made a frugal meal off the hard-tack, washing it down with a dipper of water from the keg.

When Fred left the cabin to take a look around he found the fog had thinned out to a considerable extent, though the air remained as calm as before.

He could distinguish the outlines of the shore now, so he thought he would take a look around in the immediate vicinity of the boat on the chance that he might run across a house where he might receive information as to their whereabouts.

Telling the ladies what he was going to do he left the boat and walked up a shelving beach of sand until he came to low bluff, which he mounted.

Right ahead he saw a misty gleam that seemed to come from the window of a house.

"I was afraid that I wouldn't find a house anywhere within range, but I guess there's one yonder," said Fred to himself. "Now I'll be able to get a line on our situation. I suppose the boat grounded somewhere along the south shore, and I'll soon learn how far we are from Babylon."

After walking about a quarter of a mile straight ahead over uneven ground covered with some kind of scrub bushes the house loomed up before him.

It was not much of a building, being only about a story and a half, on the whole scarcely more than a rickety shanty, much out of repair, and which had evidently faced the storms of many winters.

The light shone through one of the side windows, the panes of which were either cracked or badly broken.

The appearance of the house was not reassuring, and Fred wondered what kind of people lived there.

"They might be tough characters for all I know to the contrary," he muttered. "I guess I'll take a look through the window before I make my presence known. Nothing like taking ordinary precaution when one is in a predicament."

So he walked up to the window and looked into the room.

His eyes rested upon a miserable looking apartment, furnished with a plain deal table, several common chairs, a stove flanked by a few ancient

pots and pans, a dresser built against one of the walls and showing a meager display of crockery, a shelf with a cheap clock, the hands of which indicated that the hour was nine, another shelf on which were a miscellaneous collection of articles, and several other evidences of one-horse housekeeping.

The lamp which gave out a bright light stood on the table.

Seated on opposite sides of the table, each with a champagne bottle at his elbow and a glass before him, were two well-dressed men.

Fred gave a start of surprise as he recognized one of the men as Paul Thompson, the big bear operator.

The face of the other seemed familiar to him, yet he could not exactly place him.

"What the dickens is Mr. Thompson doing in such a hovel as this?" Fred asked himself. "Looks rather singular to me. The other chap is a broker that I have seen before, but just who he is I couldn't say. I wonder what they're talking so earnestly about? If it has any bearing on Western Securities I'd like to take it in. It isn't a very honorable thing to listen to other people's conversation, but sometimes it is excusable—that is, when you want to discover the plans of the enemy."

So Fred placed his ear to an opening in one of the panes and listened.

What he heard rather staggered him.

"Well, now that we've got Jepson where we want him, the road is clear for us to make a clean sweep at the Exchange to-morrow," Thompson was saying, as he poured out a glassful of champagne for himself.

"That's right," nodded his companion, also replenishing his glass from the bottle at his elbow.

"Without the old man to guide and back them up in an emergency Drake and Baldwin will go down under our attack like ninepins before an expert bowler," continued Thompson, throwing the butt he had between his teeth on the floor and lighting a fresh fifty-cent cigar.

"Correct," said the other, nodding once more.

"We'll have everything our own way after the first hour," chuckled Thompson. "The Exchange will witness the biggest panic of the year, or several years, for that matter. Prices will be slaughtered all along the line. I'll bet there will be more failures recorded to-morrow and Saturday than there has been for a long time. But what do we care, eh, Carson? We are out to win no matter what it costs the other fellow."

"There is no sentiment in Wall Street," replied Carson, with a short laugh.

"I should say not," grinned Thompson. "It's everybody for himself, and Old Nick take the hindmost. For once in his life at any rate Jepson will find himself up against it hard. He and his crowd will lose millions between ten o'clock to-morrow and Saturday noon. Some of them will be wiped out if I'm not mistaken."

"It will be a Black Friday for Jepson, all right."

"You can gamble on that."

Fred, as he listened to the conversation, wondered what plan was on the tapis for beating Andrew Jepson.

Evidently Jepson was not expected to be at the Exchange during Friday and Saturday, and

what could keep him away at such a critical time but something over which he had no control?

Had the big operator been suddenly taken ill, and was Thompson counting on that fact to work off a big coup in Western Securities?

Fred had seen Mr. Jepson at half-past three the day before, and he then looked the picture of health.

Perhaps he had met with an accident and been knocked out.

If he had it was tough, that's all Fred could say.

He was soon to learn, however, the true state of the case.

The men emptied their glasses and replenished them.

"I wish this fog would lift so we can get back to the city," said Thompson. "It won't do for us to hang around here too long now that we are satisfied Jepson is safe for the next two or three days."

"I'll take a look outside," said his companion.

Carson went to the door and took a peep at the atmosphere.

"It's thinning fast," he reported when he got back. "We'll be able to leave in about half an hour."

"Good. Send Blodgett here," replied Thompson.

The party by the name of Blodgett soon appeared.

"Now, Blodgett," said Thompson, "we're going to leave you in a few minutes. Remember, I depend on you to watch the prisoner closer than wax. It means \$10,000 for you and your partner if you carry out your part of the contract to the letter. Jepson must not have the ghost of a chance to leave this house till Saturday afternoon. Do you understand?"

"You can depend on me, sir. If I could make \$5,000 every day as easily as I expect to make this one I'd soon become a millionaire. As you know, the prisoner is bound hand and foot in the cellar. He thinks he's been kidnapped by a couple of men who are looking for a heavy ransom. He'll never guess the truth. On Saturday afternoon, according to your orders, we'll dose him, then carry him back to New York, put him in a cab and send him home. That will wind the matter up as far as we are concerned."

"Very good. On Monday morning you and your partner will get your money by a special messenger. You've already got a thousand apiece on account. Well, if you carry out your instructions all right, that thousand will not be deducted from the sum I agreed to pay you for undertaking this matter."

"Then you may rest assured there will be no slip up in the programme. Jepson will stay here for the full forty-eight hours, and he'll never find out were he was kept a close prisoner, nor who was at the bottom of the trick, which was worked out all right up to the present moment," said Blodgett, in a confident tone. "This island is scarcely ever visited, for there is nothing here to attract any one from the shore. Me and my mate have lived here during the fishing season for some years, as I believe I told you, and we never found anything disturbed when we came back after being away for three or four months. After we get our hooks on that \$10,000 for this

job we won't come back here again for a long time, if we ever do."

"Well, you must keep your eyes open for a possible straggler to-morrow or Saturday," said Thompson. "Somebody might land here by accident. Should such a visitor turn up you must see that he doesn't hang around the house. Get him away without exciting his suspicion. There is too much at stake for you to take any chances."

"Don't you worry, sir. There isn't a chance in a thousand that any one will land here while the prisoner is here, but if somebody should come he'll never find out anything he oughtn't to know."

"All right, Blodgett. Take a look outside and let me know if Carson and I can make a start at once."

Blodgett looked outside and then announced that the fog would be gone entirely inside of less than half an hour.

"It is clear enough for you to start now, sir. By the time you reach Point Lookout the fog will be gone. You ought to reach there in time to catch a train for Long Beach, where I believe you intend to stop overnight."

Thompson and Carson then took another drink of champagne, which finished the two bottles, and then, accompanied by Blodgett, they left the building.

CHAPTER X.

FRED GOES TO MR. JEPSON'S RESCUE.

"Gee whiz!" exclaimed Fred. "If Mr. Thompson isn't an A1 rascal then I don't know what he is. He's had Mr. Jepson kidnapped and brought to his island, where he has arranged to have him kept until after the Exchange closes on Saturday, so that he can engineer a big attack on Western Securities without fear of having the old man to buck against. He knows that if he gets W. S. on the run it will start the biggest kind of a panic, and bring ruin to hundreds of people. But what does he care as long as he scores his own point? It's my opinion that he's going to get badly left on this little game of his. Now that I know the whole scheme, and that Mr. Jepson is a prisoner in the cellar of this building, it's up to me to checkmate Mr. Thompson and release Mr. Jepson from confinement. But I'll have to go slow about it, for this man Blodgett and his partner will oppose any move I may make if they find out I am on the island. I must be foxy if I expect to save Mr. Jepson from the toils. Blodgett has gone down to the shore to see Thompson and his friend off in their boat. I could easily slip into the house while he is away. The trouble is I might run foul of his partner, who is somewhere in the building."

Fred, however, figured that it would be better for him to try and do something while Blodgett was away.

No doubt when he returned he would lock the door and that would settle the chances of getting inside that night at any rate.

As Fred was a plucky boy, he decided to take the risk of meeting with Blodgett's partner.

It would be scoring a big point to get inside of the house, anyway, provided he was not afterward discovered and laid out by Mr. Jepson's two jailers.

Fred believed it to be his duty to help the big operator out of his trouble because Mr. Drake, his boss, was one of Jepson's lieutenants in the Western Securities fight.

In addition to that fact it would give him a great deal of satisfaction to defeat such a rascally schemes as Paul Thompson was engaged in.

So, without figuring on the chances that were against him, the boy walked around to the doorway in front, and, after making sure that Blodgett was not in sight, slipped into the house.

He tiptoed over to the door that communicated with a narrow passage between the room just vacated by the men and another room of about the same size, which was lighted by a candle stuck in the neck of a bottle standing on a small round table.

Fred glanced cautiously into the second room, thinking that Blodgett's partner might be there, but he soon saw that it was unoccupied.

He also saw that it offered no opportunity for concealment.

There was a rude stairway in the passage which led to the half-story or garret above.

He wondered if the other man was up there.

Then when he saw a flight of steps going down into the cellar he decided that Blodgett's partner was down there watching the prisoner.

Slipping off his shoes he tripped down into the cellar to take a look, and there, sure enough, he saw a man, seated on a box tilted against one of the walls, smoking.

The gleam of a lantern standing on another box close by illuminated his face, which, like Blodgett's, was tanned by the weather, and rather hard looking.

The light partially dispelled the shadows that hung about the cellar, but did not penetrate as far as the stairs where the boy stood looking in on him.

Fred's object was to get into the cellar unobserved.

His further movements would then depend on circumstances.

While he was considering the question he heard Blodgett come in upstairs, slam the door and make it fast.

Then he heard him walking around on the floor above.

"He's liable to be down here any moment," thought Fred. "I can't remain here and hope to escape detection. If I enter the cellar that other chap might see my shadowy form in the gloom. I guess I've put myself in an awkward fix."

The young messenger had got that far in his deliberations when the watcher in the cellar got up, knocked the ashes from his pipe, which he put in his pocket, and started toward the spot where Fred stood at the foot of the steps.

The boy was now in a fair way of being caught unless the darkness of the place concealed him from the man's eyes.

Instinctively he crouched down beside the flight of steps in an attempt to make himself as small as possible.

To his great relief the man did not seem to notice that there was any one besides himself down there.

He walked straight on up the steps, and Fred soon heard him talking to his companion in the front room.

Here was the boy's chance to enter the cellar and investigate a little.

Putting on his shoes he went in and looked around.

He was anxious to find out where Mr. Jepson was.

This was not a difficult matter.

The cellar was small and it took Fred but a moment to see that the operator was stretched out on a mattress in a narrow bin—a tough situation for a man of his great wealth to be in.

Fred had barely ascertained that fact before he heard steps on the stairs and heard the two men coming down.

He slipped over to the darkest corner of the place and crouched down behind a box full of rubbish.

Blodgett and his partner entered, went to the bin, glanced at their prisoner and then walked over to the lantern, where they stood and talked in tones too low for Fred to catch what they were conversing about.

Finally they both walked upstairs again.

Fred waited patiently for some ten minutes, but there was no sign of either or both of them coming back.

The boy then decided to act.

He walked over to the lantern, took it up and went to the bin.

He flashed the light down into it and saw the operator staring up at him.

He was not gagged, but he was bound so that he could not move to any extent.

"Mr. Jepson, I have come to try and help you make your escape," said the young messenger, in a low tone.

"Ha!" ejaculated the head of the Western Securities Company. "Who are you?"

"Not so loud, Mr. Jepson, or you may spoil everything. I am Fred Chadwick."

"Drake's messenger?" almost whispered Jepson, in surprise.

"Yes. I have learned why you were brought here. It is a conspiracy on the part of Paul Thompson to keep you away from the Exchange to-morrow and next day so he can break the market."

"Impossible!" cried the operator. "Thompson wouldn't do——"

He stopped, for the thought suddenly occurred to him that Paul Thompson had the reputation of being unscrupulous in his dealings when hard pressed.

He was hard pressed now in the Western Securities fight.

Jepson had him and his crowd in a tight place.

To what length then might he not be persuaded to go in order to turn defeat into victory?

In an instant it flashed across the old man's mind that his enforced absence from the Stock Exchange for two days would offer a splendid opportunity for Paul Thompson to work a coup against Western Securities.

He had every chance to succeed under those circumstances.

"Chadwick, I don't know how you found out the facts you have stated," he said, "but I believe you have hit the nail on the head. You must help me to escape from this place."

"That's what I came here to do, sir, if I can."

"It must be done. The fate of the market to-morrow depends on my showing up in the Ex-

change at the critical moment. If I fail to do that there will be a panic such as the financial district has not seen in years. The public as well as those on the inside are largely interested in the fate of Western Securities. If the stock takes on a slump, and that slump is not checked in time, hundreds of small speculators will be ruined. Many brokers will also go to the wall. I must stop Thompson at any cost. You alone can assist me, for as the case stands I am helpless. If I escape through your aid it will be the making of you, Chadwick. The whole Street will learn that you saved the market, and you ought to know what that will mean for you. Have you a knife?"

"I have, and I am going to cut you loose."

He suited the action to the words, and inside of a minute the old man stood up free, as far as his bonds were concerned.

"Now, Mr. Jepson, we will have to fight our way out of here against two husky men who are no doubt accustomed to give and take hard knocks. We can only hope to succeed by attacking the enemy separately. At present they are together upstairs. We must wait and watch till they offer us the opportunity to meet them one at a time. We need some kind of weapons. It is possible they are armed, either with a revolver or a knife. We can't afford to take any more chances than we can help."

"You speak wisely and prudently, Chadwick. We must go slow."

Fred looked around the cellar for something that would serve them for effective weapons.

An old axe handle stood against one of the walls.

It was just the thing to knock a man out with. Fred reached for it and handed it to the operator. Then he looked around for something for himself. He found it in a small, tough cudgel which somebody had fashioned out of a piece of oak.

"Now let us conceal ourselves until we can find a good chance to act."

At that moment one of the jailers was heard coming down the stairs.

CHAPTER XI.—Turning the Tables on the Enemy.

The man proved to be Blodgett's partner. He seated himself on the box where Fred had first seen him, pulled out his pipe, filled it, and opening the lantern, proceeded to light the tobacco. The young messenger whispered something in the operator's ear. Mr. Jepson nodded his acquiescence. Fred picked up an empty can and threw it against the further wall. The man was just closing the lantern door when the rattle of the tin drew his attention to the distant corner. He saw the can rolling about on the ground in the gloom and the circumstance evidently surprised him. His back was partly turned to Jepson and the boy. Fred leaped lightly forward and struck the man a heavy blow in the jaw with his fist, toppling him off the box. The boy then jumped on his back and held him face down, while Jepson hastily got the rope, with which he himself had been bound, from the bin, and joined Fred in holding the rascal down, and securing his hands behind his back before he quite comprehended what had happened to him.

A handkerchief was then passed around the

fellow's mouth and he was gagged so that he couldn't utter a cry. After that his feet were tied together and he was helpless.

"We'll go upstairs and put the other chap out of business now," said Fred.

They took off their shoes and crept up to the ground floor. The rear room was dark and apparently deserted. The light was turned low in the front room. Fred peered in and saw Blodgett with his hat over his eyes seated in a chair with his feet on the table. He pointed the man out to Jepson.

"We must find some rope to tie the fellow," said the boy.

He entered the rear room, struck a match and looked around. There were odds and ends of thin rope belonging to a boat coiled in a corner on the floor. Fred secured a piece that would answer their purpose and rejoined the operator in the entry. He made a slip-noose at one end, and when all was ready he and Jepson crept up behind Blodgett. Fred dropped the noose over the dozing man's head, and pulled it tight around his arms in a twinkling, thus making a prisoner of him before he woke up to the situation. His struggles were ineffective under the disadvantageous circumstances in which he found himself, and with Jepson's assistance he was lashed to the chair. He shouted for help to his companion in the cellar below, and uttered several forcible imprecations on his captors, but all that availed him nothing. His associate was unable to come to his aid, and his swear words could not help him out of his difficulty.

"Well, Mr. Blodgett, the tables seem to be turned on you," said Fred, triumphantly. "Mr. Paul Thompson's scheme for keeping Mr. Jepson a prisoner in this shanty till Saturday afternoon has exploded, and I guess you and your partner are in trouble."

Blodgett glared at the boy.

"How came you to be in this house?" he snarled. "Who are you, anyway?"

"I'm not answering questions at present," answered Fred. "If you're willing to make a full confession of you and your partner's connection with this kidnapping matter, telling all you know about it, and promising to turn State's evidence, Mr. Jepson will let you both off easy; otherwise, you'll have to take the consequences, which will probably be a long term in prison."

"I don't know nothing about any kidnapping," growled Blodgett.

"All right," replied Fred. "We'll see what you'll have to say in a court of justice. We've got evidence enough against you and your partner, who is a prisoner in the cellar, to send you up the river. Mr. Jepson can swear that you two detained him in the cellar against his will even if we can't prove that you were concerned in the actual kidnapping. If you will help Mr. Jepson make a case out against Paul Thompson, whom we know agreed to pay you and your partner \$5,000 each, in addition to \$1,000 down, to keep Mr. Jepson here until Saturday afternoon, when you proposed to drug him and return him to his home in New York, things will be made easy for you."

"And I'll give you and your partner \$5,000 between you for your evidence in order to bring the guilt home to Thompson," said Jepson.

This was an offer not to be despised by Blod-

gett, who realized that he and his associate were in a tight fix.

"If we agree to do as you want will you let us go?" he asked.

"We can't afford to let you go free until the case has been disposed of. You will have to go to jail for a while. If you accept my terms I will see that you are not punished for what you have done, and I promise to give you the sum of money I mentioned," said Jepson. "If you refuse my offer the case will be pressed against you as far as possible, and you will not get any money from me. The \$5,000 you expect to receive from Thompson is already lost to you."

"You can't prove nothing against us," replied Blodgett, sourly; "but just the same I'll consider your offer if you let me talk it over with my partner."

"We can bring more against you than you think, perhaps," replied Jepson. "At any rate, this whole affair is such a serious one, and involves so many interests you can not understand, that I do not propose to parley with you. You will find too late that I am not a man to stand any nonsense. I am making you this offer for a purpose. You must accept it now or not at all. I'll give you five minutes to consider the matter."

"I'll accept your offer," said Blodgett, much disquieted by the operator's determined attitude.

"You are sensible," replied Jepson.

"What's the name of this island?" asked Fred, now that the man had consented to come on their side.

"Gull Island."

"Where is it in the bay?"

"It's one of a bunch of islands north of Jones Beach. It's about midway between that place and the south shore of Long Island."

"How far from Babylon?"

"About ten miles."

"You and your partner hang out here during the fishing season, don't you?"

"Yes," replied Blodgett, sullenly.

"You've done that for several years, I believe?"

"How do you know we have?"

"I overheard what you said to Mr. Thompson before he and Broker Carson left this room to return to Long Beach, where they are spending the night."

"I admit that this has been our stamping-grounds for several years. There isn't any crime in that."

"No. I merely asked the question without any special object."

Fred went to the door and looked out.

"The night is clear and the stars are out," he said to the operator. "I have a cat-boat with two lady passengers anchored to the shore within a short distance. We lost our way in the fog and drifted on this island, that's how I happen to be here. I saw a light in the window of this shack and came over to find out where we were. Looking in at the window I was surprised to see Paul Thompson and Broker Carson talking together over cigars and champagne. I regarded the circumstances as so remarkable that I took the liberty of listening to their talk. Then I learned that Thompson had had you kidnapped and brought to this island, so that he might have a clear field in Wall Street to-morrow and Saturday. I decided to rescue you and put a spoke in his wheel. I am glad to say that I accomplished

the first, and it is up to you to play the final card."

"And I shall," replied Jepson, grimly. "You say you have a boat close by. Will it carry these two men, ourselves and your two passengers?"

"Yes."

"You have a boatman in charge of her, I presume?"

"No. I'm skilled enough at boat-sailing to carry her clear to New York if that were necessary. We will go to the steamboat wharf near Babylon, where I expect to meet a companion from whom I was separated in the fog."

At that juncture there came a loud knock on the door. Fred opened it, and to his astonishment in walked Bob.

"Hello, Bob!" he exclaimed. "How comes it you are here?"

Bob was about to answer when his gaze rested on the bound form of Blodgett, and his eyes expressed his amazement.

"Never mind about that man. Answer my question," said Fred.

Bob explained that he and the boatman had failed to reach the steamboat wharf before the fog overtook them and the wind dropped. They had drifted about the bay for hours and finally reached this island where they found the boatman's craft, with the ladies on board, moored to the shore.

"The old lady told us you left the boat a couple of hours ago to find out where you had gone ashore," went on Bob. "As you took so long to turn up I thought I'd look around to see if I could find you. I saw this house, with a light in the window, and I knocked to find out if you had been here. Now tell me what's the trouble. Why is that man tied up to the chair?"

"Can't tell you now, Bob. You'll learn all about the matter later on. There is another chap tied up down in the cellar. I suppose you don't recognize this gentleman?" pointing at the operator.

"No," replied Bob, looking at the big gun of Wall Street curiously.

"You've heard of Andrew Jepson, haven't

"Sure, I've heard of him. Everybody in Wall Street knows about him."

"Well, this is Mr. Jepson."

Fred then introduced the astonished Bob to the millionaire operator. Bob couldn't help wondering what Jepson was doing on the small island, and in that house with his chum, but he didn't have the nerve to ask.

"Now," said Fred to Jepson, "we'll march our prisoners over to the shore. The ladies can return with the boatman who brought them out to-day. He ought to be sober by this time."

"He's all right now," said Bob.

"You, I and Bob, with the prisoners, will return to the steamboat landing in our own boat, that is, the one we hired to go over to Fire Island in. Then we'll take the prisoners to Babylon and have them locked up pending further action on your part, sir," said Fred to the operator.

Fred's suggestion was immediately carried into effect. Blodgett's partner, whose name was Dobson, was brought from the cellar, after his legs had been unbound, and the whole party proceeded to the beach. A fair breeze was now blowing, and there was nothing to delay their departure. The ladies did not see Mr. Jepson nor the

prisoners, as they went directly to the Seabird, which the boatman, during Bob's absence, had hauled within a short distance of his own boat. Fred bade Mrs. Garnett and Miss Daisy good-bye, promising to call at their home on the following Sunday evening, and then he got aboard his own craft and the two boats set sail for the steamboat landing near Babylon.

CHAPTER XII.—In Which the Market is Saved Through Fred Chadwick.

The Seabird reached the steamboat landing first. It was then about midnight, and the boatman who had rented the craft to Fred was hanging around waiting for the return of his property, and wondering how long it would be before the two boys turned up. He was not surprised to learn that it was the fog and calm combined which had delayed the boat. What did surprise him was the two bound passengers that the boys brought back, namely, Blodgett and Dobson. He wanted to know what they had been guilty of to cause them to be treated as prisoners.

Fred, however, wouldn't give him any satisfaction on the subject.

The boys got their bicycles back, and with the prisoners in tow, and the Wall Street magnate on foot, the party started for the Babylon police station.

Blodgett and his partner were turned over to the police on the charge of aiding and abetting a conspiracy against Jepson, and were locked up, pending an examination in the morning.

The big operator then took the boys with him to the Babylon House, for it was too late to get a train for the city, and they stayed at the hotel for the rest of the night.

Next morning Jepson saw the presiding magistrate and had the examination of the prisoners postponed until the following morning.

Then he and the boys took a train for New York, arriving about eleven o'clock.

Jepson bought an early edition of one of the afternoon papers, and the first thing he saw on the front page was the following:

"Jepson, the Wall Street Magnate, Missing. Believed to be the Victim of Foul Play. His disappearance likely to have a bad effect on Western Securities."

Then followed a brief story, not one of the alleged facts being within a mile of the truth.

The article had evidently been furnished to the paper by an emissary of Paul Thompson, and its purport was to unsettle the stock market.

Jepson, after he finished reading the story, unconsciously squared his shoulders and set his square jaws, like a man scenting trouble from afar, and quite ready to meet it more than half way.

Fred looked at him and nudged Bob.

"There'll be something doing at the Exchange as soon as Mr. Jepson gets there, you can bet your life. Thompson is going to get the surprise of his life. He thinks he's got a clear field ahead to-day and to-morrow, and he doesn't mean to do a thing to Western Securities. Well, when he sees Mr. Jepson walk on the floor he'll have a fit. I wish I could be there and see the fun."

Rumors that something had happened to Jepson were circulated around Wall Street before ten o'clock that morning.

Soon after ten a report was sent out that the magnate of Western Securities was dead, though this statement could not be verified.

Others reports, calculated to frighten the holders of W. S. shares, bobbed up on all sides.

In a word, the Thompson bunch were doing all they could to arouse a feverish feeling in the Street which was so deeply interested in the fate of Western Securities.

Jepson, in his fight with the Thompson faction, had pegged the price of the stock up to 235, and held it, though he was exhausting millions in the operation.

It was of the greatest importance to hundreds of people, both big and small speculators, that nothing should happen to break that price to any extent.

If the market broke, and nothing would bring a slump about quicker than misapprehension about the ability of Western Securities to hold its own, great financial loss, and in some cases absolute ruin, faced hundreds of bulls.

At the moment that Jepson and the boys landed in Manhattan from a Brooklyn Bridge train, at about half-past eleven, a condition of things fast verging on a panic prevailed in the Stock Exchange.

Brokers Drake and Baldwin, Jepson's chief lieutenants, were like men in a maelstrom of opposing forces.

Under the leadership of Paul Thompson, the big bear pool was getting in its work with the ferocity of beasts in a pit, viciously resolved to break the price of Western Securities at any cost.

Brokers were fighting like madmen at and around the Western Securities post.

At times both Drake and Baldwin were swept from their feet by the turbulent multitude around them, who seemed bent on crushing them physically as well as financially.

On one of these occasions, at precisely ten minutes to twelve, the stock broke to 226—and shrieks of exultation from the bears followed the break.

Then came one of the most startling and dramatic scenes ever witnessed in the Stock Exchange.

It would not have seemed that the entrance of one man at such a moment would even have been noticed.

Yet only one man, whose features wore an expression no observer ever forgot, rushed in upon the floor of the Exchange.

This man was Andrew Jepson!

And then the name of Jepson rose from hundreds of throats, with a volume of sound that shook the big building to its roof.

Jepson, the man of the hour, was on hand to stem the tide of threatened defeat, and put to rout all the veiled stories of his death and mysterious disappearance that had been circulated throughout the city that morning.

One man only, suddenly observing the money magnate, shrank back, as if he had unexpectedly seen a ghost.

This man was Paul Thompson, the leader of the bear pool.

He was fairly thunderstruck at the appearance

of the man he had thought securely caged on Gull Island, miles on miles away, in Great South Bay.

He saw his finish then and there.

In less than a minute Western Securities had leaped right back to 235, and then went on up to 240.

The market was saved and Jepson had done it.

That is what everybody naturally thought, but Jepson himself knew better.

The magnate knew that while he had been the instrument, Fred Chadwick was the person to whom the glory of the achievement really belonged.

It was not until Paul Thompson was arrested late that afternoon, and all the facts of the case came out in the morning newspapers, that the Street learned that it was Fred Chadwick, a Wall Street Messenger, who had actually saved the marked that fateful Friday.

The boy's name was then on every lip, and crowds of traders flocked to Drake's office all Saturday morning, eager to see and shake hands with the plucky boy who had checkmated Paul Thompson, the big bear operator.

Fred became famous in an hour, and, as Mr. Jepson had told him, the part he had played in the game was the making of him.

Thompson was brought up for examination in the Tombs Court Saturday morning, and was confronted by Blodgett and Dobson, whose evidence caused him to be held for the action of the Grand Jury, pending which he was admitted to heavy bail.

Ultimately he was indicted, but the day before his trial he shot himself dead in his office, which was a practical admission of his guilt.

Jepson kept faith with Blodgett and Dobson, who had been held in the house for the detention of witnesses up to the day of the trial, when they were released.

He sent each of them \$2,500 in cash, according to his agreement, which, together with the \$1,000 they had each received as a retainer from Thompson, put them on Easy Street thereafter, though the money might easily be reckoned as "tainted."

Jepson never found out the full particulars of his abduction.

All he knew was that he had received a message at his club on the evening of the third of July stating that Drake was waiting in a cab outside to see him on important business connected with Western Securities.

When he stepped into the cab he was seized in the grasp of a powerful man, who pressed a handkerchief to his face, and the drug it contained rendered him unconscious.

On coming to himself early next morning he found himself a prisoner in the cellar of the house in Gull Island.

CHAPTER XIII.

A TIP ON THE NEW ALMADEN MINE.

Fred Chadwick called on Mrs. Garnett and Daisy; her niece, Sunday evening, as he had promised them he would, and received a warm welcome.

The young messenger was particularly charmed with the pretty and vivacious girl who, with her aunt, he had in all likelihood saved from a watery grave.

And she, on her part, was equally taken with Fred.

After that evening Fred found any number of excuse to call on the fair girl at frequent intervals, and her reception of him was all that he could desire.

It was about a month after Fred had become the most noted messenger in Wall Street that he told Daisy and her aunt one night that he was going into the market on his own hook.

"I have left Mr. Drake's employ and hired part of an office on the third floor of the Liverpool Building, on Wall Street. I want you both to come down and visit me, and if you intend to speculate any more, Mrs. Garnett, I want you to let me act as your broker. I have a ticker, and you can take a chair and sit next to it all day without fear of being interrupted by other customers."

"I will certainly do all my future business through you, Fred Chadwick," replied the old woman.

"Thank you, Mrs. Garnett," replied Fred, gratefully.

A few days later, while Fred was sitting at his desk in his half of a good-sized room which was divided off by a thick portiere stretched across a mahogany pole, the door leading off the the corridor into his section of the apartment was opened and Mrs. Garnett and her niece, Miss Daisy Garnett, entered.

Fred sprang to his feet and welcomed his visitors, placing two chairs close to his desk.

"I am very glad to see you, ladies," he said. "I haven't the finest office in the building, but you see it's large enough for my present needs, and consequently fills the bill as far as I'm concerned."

"I think it's a very nice office," said Daisy, looking around approvingly. "Who occupies the other part?"

"He's an inventor and isn't in very often. At present he's trying to push some improvement he's made in the wireless telephone."

"I suppose you expect to build up a brokerage business in time, don't you?" said the little old lady.

"Well, I hope so; but at present I look rather young to inspire the necessary confidence in people looking for a broker to handle their deals. Besides, not being a member of the Exchange, I have to do my buying and selling largely through other brokers, and that makes a large hole in the commissions. I am satisfied to devote my time to speculating on the lines by which I made the \$60,000 that forms my capital. By the time I shall have made a couple of hundred thousand dollars, provided I don't go broke in trying to accumulate that amount, I will be old enough to apply for membership in one of the exchanges, and then I will be in shape to carry on a regular business."

"Judging from your own account you have been very fortunate in the market so far," said Mrs. Garnett.

"Yes, I think I have, and I hope my good luck will continue."

"Do you ever pick up a tip that may be considered reliable?"

"I have run across two or three which have proved winners; but then I got them under ex-

ceptional circumstances. Such chances don't happen often."

"I suppose not," admitted the little old lady. "Should you acquire a good tip any time if you will let me in on it I will make it well worth your while."

"I shall not fail to put on to anything I deem safe, Mrs Garnett," answered Fred, with a smile. "Have you ever been in the Stock Exchange, Miss Daisy?" he asked a few minutes afterward.

"No. I should like to go there very much," replied the girl.

"Then if your aunt has no objection we'll go over there now and see the bulls and bears cavort around the floor."

Mrs. Garnett had no objection to the proposition, so they went over to the visitors' gallery of the New York Stock Exchange.

Daisy was much interested in the scene before her, and they remained there perhaps half an hour, after which Fred invited them to take lunch with him. They accepted his invitation and he took them around to a nice Broadway restaurant, where a good meal was served to them, after which the ladies took a Broadway car uptown, after promising to call and see him soon again.

As soon as the news got around the Street that Fred Chadwick had taken an office on his own account in Wall Street, many brokers who knew him, and many who were not particularly well acquainted with him, began to drop in on him after business hours to have a chat and see what he was doing. Most of the traders were very friendly toward him because they still bore in mind the fact that he had saved the market from going to pieces that day when the fate of Western securities hung in the balance.

There were some, however, who, as they learned that he was out for himself, looked upon him as a fair mark to practice on. These were men who had not an ounce of sentiment in their make-up. They would shake you by the hand and tell you what a good fellow you were before your face, and behind your back they would lay plans for trying to do you out of your fleece.

Daniel Garretson and Philip Buckley were traders of this stamp. They belonged to the Stock Exchange, and assumed to be as honest and upright as any of the denizens of the Wall Street jungle. They had never been caught at anything that would bring them under the censure of the governors of the Exchange, but they were known in a general way to be tricky, and brokers were always careful when they did some kinds of business with them. They had offices on the same floor of one of the big skyscrapers, and were quite chummy, but for all that, though they often worked together, it was a question if they had unlimited trust in each other. Garretson was the first to learn that Fred was established in an office for himself, and he immediately told Buckley. Then the two began to consider how they could work the boy for some of his cash. They did not know whether he had much or little, but whatever he had they were quite ready to annex to their own bank accounts, if they could get hold of it. After putting their heads together on the subject, Garretson called on Fred one day after the Exchange had closed.

"How do you do, Mr. Garretson?" said Fred. "Take a seat."

"Thanks, Chadwick. Glad to see you looking

so well," said the wily broker. "Doing anything?"

"Nothing to speak of."

"Ever do anything in mining stocks?"

"I haven't as yet."

"You mean that if you saw a good thing you wouldn't let it escape you?"

"I don't think anybody would do that down here."

"That's right. I've just got on to a good thing myself, that is, Buckley and I together."

"Have you? You're lucky."

"Yes, we're patting ourselves on the back over it. If I was sure you would keep mum I'd let you in on it, though whether the tip would do you any good I couldn't say, for the stock may all be bought up by this time. We've got about all we can handle; so we don't mind putting some other fellow wise, if he's a good chap, and you have that reputation."

"Thanks for the bouquet," laughed Fred. "What is this good thing?"

"It's mining stock—the New Almaden, of Death Valley."

Fred put his hand into a pigeonhole of his desk and brought out the daily market report of the Goldfield Consolidated Mining Stock Exchange.

The New Almaden mine was quoted at \$5.50 a share.

"What makes this mine a particularly good thing at this time?" he asked.

"A certain mining broker I am friendly with has received secret advices from a man connected in a business way with the property assuring him that a rich deposit of high-class gold ore has been opened up, and that when the news gets out in a few days the price of the stock will jump to \$15 at least."

"That is the tip you are passing on to me?"

"That's it, but you mustn't say a word about it to a soul. We ourselves promised not to give it away; but are making a single exception in your case."

"Well, I'm much obliged to you for your friendliness. Where do you think I could get hold of some of this stock?"

"I couldn't tell you, Chadwick. Buckley and I had some trouble in getting hold of the block we bought. I heard that there is a man named Backus who has 10,000 shares that he wanted to sell some time ago. We tried to hunt him up, but couldn't find any trace of him. I'm afraid you'll have trouble finding any, as it seems to have disappeared from the New York and Jersey City Curb, but in case you should run across the stock before the news comes out freeze on to as much as you can afford to buy."

Finally the broker took his leave and Fred began to consider what he would do about getting in on the stock.

He decided to go out and look for some, and had put on his hat when there came a knock at the door.

CHAPTER XIV.

"STUNG FOR FAIR!"

"Come in," said Fred, in answer to the knock. A dapper little well-dressed man, with shrewd black eyes, walked in.

He looked around the boy's office and then said:

"Mr. Chadwick is not in, I believe."

"Yes, he is. That's my name."

"Indeed! Are you Fred Chadwick, broker?"

"Yes, sir."

"Are you buying mining stock?"

"That depends on what it is. Have you got some for sale?"

"I have."

"What is the name of the mine?"

"The New Almaden, of Death Valley."

Fred almost gave a gasp.

"How many shares have you got?"

"Ten thousand."

"Ten thousand!" exclaimed Fred.

"Exactly."

"May I ask your name, sir?"

"Certainly. It is Charles Backus."

It seemed a strange coincidence that Mr. Backus should drop into his office almost immediately after he had received the tip from Garretson, and yet the broker said that he and Buckley had been trying to locate Mr. Backus and failed.

"I've just returned to town after a two weeks' trip to Philadelphia on business," went on the visitor. "I went there to purchase a half interest in a manufacturing establishment. Having made satisfactory arrangements with the retiring member of the firm I came back to raise the necessary funds on my stock holdings. The first thing that will have to go is New Almaden. I see that it is quoted at \$5.50 a share. I'll accept \$50,000 for my 10,000 shares, which is to include commission, if I can sell it right away. As its market value is \$55,000 that ought to be a sufficient inducement for you to take the stock off my hands now if you have the money to spare. Otherwise I'll have to visit some other broker," said the drapper little man, briskly.

"Have you brought the certificates with you?" asked Fred, tempted by the chance to get New Almaden shares at a bargain.

"I have," replied Mr. Backus.

He drew an oblong envelope from his pocket and handed it to the boy.

Fred examined the contents and found two 5,000-share certificates of the mine.

They were made out in the name of Charles Backus.

Fred considered the offer for several moments. To buy this stock would take all but \$10,000 of his capital.

In any event, it was worth \$55,000, according to the previous day's mining report.

Finally he decided that the risk was worth taking.

"I'll take the stock at your figure," he said. "If you have no objection to waiting a few minutes I'll run out and get the money."

"I can wait," replied the dapper little man.

So Fred went around to his safe deposit vaults and took \$50,000 in bills out of his box.

When he got back he paid the amount over to Mr. Backus and took his receipt for the money as the purchase price of the two New Almaden certificates.

Mr. Backus then wished him good-day and left.

Fred was so pleased with his purchase that he decided to go over to Mr. Garretson's office and tell him that he had secured the 10,000 shares heretofore owned by Mr. Charles Backus.

Putting the certificates in his safe, he locked up the office and started for the Pluto Building, on Broad Street.

When he reached Mr. Garretson's office he asked for that gentleman.

"He and Mr. Buckley just stepped around to the Minerva Cafe with another man," said a clerk. "You are sure to find them there."

So Fred walked around to the Minerva Cafe, on Broad Street. The place was full of brokers and others drinking at the bar, and also at tables in the gilded gin-mill. At first he did not see either Garretson or Buckley, and thought maybe they had left the place. Still, he could not be sure they were not there until he had looked the customers well over. He walked to the rear of the café. There at a small table, hidden by the bar, were seated not only Garretson and Buckley, but the dapper little man who had just sold him the 10,000 shares of the New Amalgamated mining stock. They were drinking champagne, and talking and laughing at a great rate. Fred was thoroughly astonished on beholding Mr. Backus hobnobbing with the two brokers, who, according to Garretson, had failed to find him when they wanted to. Mr. Backus had told Fred that he was in a great hurry to catch a train back to Philadelphia—the 4:50 express—but he did not seem to be in any great rush to catch anything now, unless it was his share of the champagne. The three men did not notice Fred looking in their direction. They were fully occupied over something that seemed to tickle them greatly. As Fred gazed at them a strong suspicion that he was the victim of a put-up job with respect to the New Almaden stock dawned upon his mind. He decided to make sure if he could, so he edged over to the wall behind them, where hung a big map of Greater New York and vicinity, and pretended to be looking at it, when in reality he was straining his ears to catch an inkling of their conversation.

"He's about as easy a mark as there is in town," he heard Buckley say.

"That's what he is," laughed Garretson. "It's almost a shame to take his money."

"I gave him a neat song-and-dance that caught him right off the reel," chuckled Backus. "I had no idea that he would bite so voraciously; but then you had prepared him beforehand, Garretson, which made all the difference in the world."

"Yes," replied Garretson. "I told him that a big lead had been struck in the mine, and that when the news came out the stock would go to \$15."

"You certainly worked him to the queen's taste. We have got rid of that stock in the nick of time, for the latest market report from Goldfield shows that the price has dropped to \$3 a share, just as we got word that it would," said Buckley.

"You gents can afford to stand the champagne for a week on the strength of what you salted young Chadwick for," said Backus.

"I s'pose that's a hint that we should order another bottle," laughed Garretson. "Well, call the waiter, and tell him to bring a couple more of White Seal."

Fred had heard all he wanted to know in order to assure him that Garretson had deliberately buncoed him. If the brokers knew beforehand that the price was going to drop, and had then saddled him with the stock that they wanted to

get rid of in a hurry, they had really swindled him out of at least half the money he had paid for the stock. This was the first set-back Fred had yet experienced, and as it was a heavy one he was pretty mad at the low-down trick which had been worked off on him. When he reached his office he telephoned to a leading Curb broker and asked him what New Almaden stock was worth in the market.

The broker told him it was worth but \$3.00 a share.

Fred hung up the receiver and muttered, "Stung for fair!"

CHAPTER XV.—In Which Fred Wins Out.

Fred soon discovered that he was all of \$30,000 out on the New Almaden deal, and he felt pretty blue over the unexpected shrinkage in his capital. During the week the New Almaden stock was quoted as low as \$2 in Goldfield. Small lots of it were sold on the Curb in Broad Street for \$1.50 and \$1.75. He made an offer of one of the certificates for \$2 a share, but nobody would buy it.

"I'd like to get square with Garretson and Buckley for the roast they gave me, but I don't see much show of doing it," he muttered when he found that he couldn't get over \$1.50 for his stock. "I might as well let the certificates lie in the safe indefinitely as to let them go at that figure."

Finally he decided to call on Andrew Jepson, tell him the story of how he had been taken in, and ask his advice about what he had better do with the New Almaden stock. When Fred finished his story Jepson had formed a plan for helping the boy out. They had a confidential talk on the subject, and the magnate proposed a scheme for getting back at Garretson and Buckley that gave Fred a heap of satisfaction. Next day Jepson sent for an expert mining man and had a talk with him. The expert went home, packed his grip and that evening took a train for the West. Two days after Fred met Garretson on the street.

"Look here, Mr. Garretson, what about New Almaden stock? I took your advice and bought quite a bunch of the stock, paying \$5 a share for it, and now look at it, down to \$2, with the prospect of going still lower. I thought you said that you had private information about a rich strike having been made in the mine. You said the news would be out in a few days and that the price would go to \$15. How much truth was there in your story, or did a screw work loose somehow? You also told me that you and Mr. Buckley were loaded up with the stock. If that is so you must be a loser like myself," said Fred, who had a game to play with the view of getting square with the foxy brokers.

"Don't you worry about New Almaden," replied Garretson. "You hold on to your stock and watch the papers for news of the strike which will be reported in a little while, just as soon as the management is ready to give it out. There is always a slump in the value of a stock when a boom is in prospect. We're holding on to our stock, Buckley and me, and are not losing any sleep because it happens to be in the dumps at present."

Fred knew that Garretson was lying, but he pretended to believe him, and when the wily broker left him he was under the impression that

he had fooled the boy well, and that a little soft solder goes a long way in this world. It might have been five days later that the important Western mining journals began to print items and paragraphs, and then longer stories, about a new discovery of ore in the New Almaden mine. Many of these paragraphs appeared in the New York press, and other stories were printed in the city papers that emanated from Jepson's press agent. A number of Jepson's lieutenants began to make it their business to deftly circulate mysterious rumors on the Curb about a stupendous strike that had been made in the New Almaden mine, but was being suppressed by the men who controlled the mine. It was further reported around that the owners of the mine had caused the slump in the price in order to buy in as much of the stock as they could get hold of at cheap figure.

A letter written for a purpose, and containing not a word of truth, but instead a confirmation of the discovery of new lead in the New Almaden mine, was received through the mail by one of Jepson's people, from the expert sent West. Another of Jepson's lieutenants called on Garretson and asked the broker if he had any New Almaden stock for sale. Garretson said that he didn't have a share. His visitor on leaving managed to lose the expert's letter in such a position on the floor, that after his departure it was immediately noticed by the broker, who picked it up and read it. The contents of the letter greatly surprised him, and shortly after he put on his hat and went over to the Curb Exchange. Here he found that New Almaden was the centre of attraction. Several brokers were bidding for it, and it had gone up to \$4 a share. Garretson then called on Buckley and showed him the letter he had found in his office.

"What do you think about it?" he asked his friend.

"I think it more than confirms all that I've seen in the papers lately about the mine," replied Buckley. "It begins to look as if we made a mistake in selling that stock to Chadwick. There were two men in my office this morning looking for some of it. They appeared to be willing to pay even as high as \$6 for the stock. I told them I thought I could get them 10,000 shares if they wanted it bad, and both chaps left their addresses with me with word to notify them if I could get any of the stock. I guess I'll go and call on Chadwick and see if I can buy back that block cheap that we unloaded on him through Backus. Looks as if the stock was likely to go considerably above \$5 as matters are pointing."

Half an hour later Buckley called on Fred and asked him if he wanted to sell his New Almaden shares.

"I don't know whether I do or not," replied the boy.

"I'll give you \$5 a share," said the broker.

Fred shook his head and said he guessed he didn't want to sell, so Buckley went back to his office without getting the stock. He held a confab with Garretson, the result of which was that, as the price had gone to \$6.50 on the Curb, they sent a friend around to see Fred and offer him \$7 a share for the stock. The young broker refused to sell and the man raised the ante to \$7.50. This was also declined, and the visitor left. The Curb market was now excited over New Almaden,

which a clique of brokers were bulling in great shape, and the price was forced up to \$10. Fred was kept informed by telephone of everything that was going on at the Curb. When the price reached \$10.50 he called up Buckley on the wire and asked him if he wanted the 10,000 shares at \$12.

"I have an offer of that figure right here in the office, and I have decided to sell. I'll give you the first chance, as you said you wanted it. If you don't take me up it goes to the other man."

"I'll take the stock," replied Buckley.

"Send around your certified check at once and get the certificates," said Fred.

Inside of twenty minutes a messenger brought the check and asked for the stock. Fred handed him the envelope with the certificates. No sooner had he passed out of the door than the boy rang up the person who was in communication with him about the stock on the Curb. A few minutes afterward a whole lot of New Almaden stock was dumped on the Curb market and the price went to pieces. At the same time in some mysterious way word got around among the brokers that the boom was only a fake one, anyway. That completed the panic in New Almaden, and inside of fifteen minutes it was being offered at \$3 a share, with no takers. The whole thing was a put-up job on the part of Andrew Jepson to get back at Garretson and Buckley, and let Fred out of his hole with a profit.

CHAPTER XVI.—A Tip Worth a Million.

When Garretson and Buckley found how they had been outwitted they were wild with rage. They had lost about \$35,000 apiece at least on New Almaden, and they wondered who had been working the game, and for what purpose. They did not suspect that Fred was the cause of it, because he was only a boy. Besides, it had taken a lot of money, and powerful agencies, to pull the game off successfully, and they reasoned that Fred could not have accomplished it alone. However, they knew he had won their money, and they immediately vowed to get it back by hook or by crook, and more with it, if they could. They thought out a scheme by which they hoped to kill two birds with one stone. It would take a lot of money to work, so they set out to organize a syndicate to carry the thing through. The doing up of Fred was merely a side issue in which only Garretson and Buckley were directly interested, the syndicate itself was to profit by the booming of a certain stock known as A. & D. Traction. While they were forming the pool, which took a little time, a bright-looking young chap named Adams made Fred's acquaintance, and seemed to take a great shine to him. He represented himself as the secretary of the A. & D. Traction Company. One day he called on Fred and told him that he had a tip to give him which was "worth a million" to anyone with the capital to back it.

"What is the tip?" asked the boy broker, much interested.

"The A. & D. has been bought up by the Public Utilities Company of New Jersey," said Adams, "and will become a part of the trust. As soon as the fact becomes known the stock will jump from 65, its present market value, to par. Get into this thing for all you are worth, Chadwick, and you will make a mint out of it; but remember, I

want 20 per cent. of your profits in return for this tip. Is it a bargain?"

"It is if I can satisfy myself it is a good thing," replied Fred.

"I can give you facts and figures to back up my statement," said Adams, and he proceeded to do so. "Now," he added, "you'll have to get busy at once or you'll be out of it. Can you raise money enough to buy 20,000 shares on margin?"

"Yes," replied Fred. "I can do that."

"Very good. Then I can put you on to the stock at once. Garretson and Buckley, who have gone into partnership, have received that number of shares to sell for the estate of Wallace Barnes. They know nothing about the coming boom in the stock and will offer the stock for sale at 65 tomorrow. Go around to their office first thing in the morning and buy it on margin.

The young broker, never suspecting that he was being enticed into a trap, fell in with the idea, and next morning he took all of his capital, called at the office of Garretson & Buckley, saw the former, ascertained that he had 20,000 shares of A. & D. Traction, and bought it at 65 on a ten per cent. margin. By this time the syndicate was complete, and Garretson & Buckley, acting for it, had already bought up enough of the outstanding shares to give them control of the stock. During the succeeding week A. & D. Traction went up to 72, and Adams dropped in at Fred's office every day to congratulate him on having bought the stock. Fred, seeing the price go up steadily, patted himself on the back and began to figure out his ultimate profits. When the price reached 75 the members of the syndicate decided that their resources did not warrant pushing it higher, so they ordered Garretson to unload as quietly as possible, and then carry out the second part of the programme, namely, to sell about 30,000 shares short, which would cause a slump if unopposed.

Their object was to force the price as low as possible and then buy in the stock at a figure that would turn them in a handsome profit. Garretson and Buckley had arranged this part of the scheme for the purpose of doing up Fred Chadwick, for they figured that the boy would not be able to put up the additional margin that would be necessary to save himself from being wiped out when they had forced the price ten points below the price he gave for the stock. This scheme was carried out, and as soon as A. & D. Traction began to fall, Adams was sent to take Fred out to lunch so that the young broker would not be in a position to learn the facts and try to save himself.

Adams kept Fred out as long as he could, and when the boy got back to his office he was paralyzed to find that A. & D. Traction had taken on a slump and was down to 60, with every prospect of going lower. He rushed around to Jepson's office, but found that the magnate was out at a board meeting and could not be seen for hours. Then he thought of Mrs. Garnett. She was well off and had promised to help him out if he ever got into trouble and wanted money to save himself. He jumped on an elevated train and went uptown. When he reached the home of the little old lady he was greeted by Daisy, who was delighted to see him.

"I want to see your aunt on important business," he said.

"I'm sorry, but she's out, and I can't say when she'll be back."

"That's hard luck," replied Fred, looking as if he'd lost his best friend.

"What's the matter?" asked the girl, in some concern, noting his excited manner.

Fred told her just how he was situated.

"Unless I can raise \$65,000 at least this afternoon I may be wiped out of every dollar I own," he concluded.

"Is that really the fact, Fred?" she asked.

"It is," he replied earnestly.

"Run out and send a cab here. I will try to find aunt. If I do in time we'll be down at your office as fast as we can get there with the money."

"Thanks," replied Fred gratefully. "Your aunt is my only hope."

Daisy ran upstairs to get her things on, while Fred hastened away to find a cab. After sending one around to Mrs. Garnett's house he returned to his office. The first thing he did was to look at the ticker. A. & D. Traction was down to 58. During the next hour Fred watched the tape with a beating heart. The stock kept on dropping until it reached 55 5-8. Half a point more and he would be snuffed out. The closing of the Exchange, however, saved him for the time being. But if he could not put up at least five per cent. more margin before the Exchange opened in the morning it would be all up with him. He sat in his office momentarily expecting a messenger from Garretson & Buckley calling for additional margin. Instead of which, as the clock struck four, in walked the two brokers themselves. After the usual greetings Garretson said:

"By the way, Chadwick, we want more margin on your A. & D. Traction. You haven't more than an eighth of a point leeway. Have you got it handy?"

"No, I haven't; but I expect to get it before ten in the morning," replied Fred.

"Are you sure?" asked the broker, looking disappointed.

"No, I'm not sure; but I hope to."

"If you don't you'll be wiped out," said Buckley, with a satisfied grin.

Then something happened which dispelled their satisfaction. The door was flung open suddenly and Daisy Garnett, followed by her aunt, dashed into the office.

"I've got it!" she cried, waving a bunch of money in her hand.

Fred sprang to his feet exultantly, while the two brokers looked discomfited.

"Take a seat, Mrs. Garnett," said the boy, pushing a chair forward, and getting another for Daisy.

"Here is the \$65,000 you wanted, Fred," said the girl, pushing several big bills into the young broker's hand.

"Thank you. You didn't get here a moment too soon. Now, Mr. Garretson, if you will sit at my desk and write me a receipt for \$65,000, the money is ready for you. That will give me another five-point leeway."

Much against his will the broker was compelled to accept the money, and putting it in his pocket he and Buckley left, not at all pleased over the result of their call. Fred then told Mrs. Garnett about his unfortunate deal.

"I am very grateful to you," he concluded. "You have given me another chance, though I have no security to offer you for the sum you have lent me."

The little old lady told him not to worry about that.

"I'll be down in the morning with more money in case you should need it," she said. "I'll see you through if it takes every dollar I possess."

"Thank you, ma'am. You are very good to me."

That evening Fred called on Jepson at his club and told him of the deal he was in, and how he would have gone to the wall but for the money advanced by Mrs. Garnett.

"It looks to me as if this is another job put up on you by Garretson and Buckley," said the magnate. "I'll look into it in the morning. Perhaps we can checkmate them as we did before, and land you a winner after all."

Jepson took such interest in Fred that he got down to his office unusually early next morning. He called his lieutenants together and talked the situation over with them. Then he gave them orders to go on the floor of the Exchange and buy every share of A. & D. Traction in sight. He sent word to Fred to go around to the different offices, buy every share he could find, and order it to be delivered at his own office at three o'clock.

"Send me by two o'clock a memorandum of the amount you will need to take the stock up and I will send you my check to cover it," said Jepson.

While Fred was buying the stock, Jepson's people were gathering it on the Exchange, and keeping Garretson and Buckley from getting much of it. The result was, A. & D. Traction began to boom and by noon was up to 60. At three o'clock it closed at 70, and the syndicate people were unable to get half the quantity they needed to cover their short sales. Next day the price went to 80, and the Jepson crowd held it there till Fred unloaded his 20,000 shares, which the syndicate was obliged to take in to help meet their engagements. Fred realized a profit of \$300,000, and Jepson a profit of \$700,000, all of which the syndicate lost, so that the tip, fake though it was, that Adams gave the young broker, was actually worth what he had said—a cool million. Garretson and Buckley had to make an assignment, as did other members of the pool, while Fred could now boast a capital of nearly half a million.

"After all," said Fred to Daisy, a few days afterward, when she visited him at his office, "it was you who saved me. You rushed around till you found your aunt, hustled her to her bank, and brought the money down to me at the critical moment. How can I ever repay you?"

"You mustn't try," she replied earnestly. "You know I did it for your sake."

"I am selfish enough to wish you to do something else for my sake," said Fred, drawing her toward him. "I want you to promise to be my wife some day. Will you?"

Her answer must have been satisfactory to him, for a year from that day they were married in The Little Church Around the Corner, and after their return from their wedding trip Jepson sent for Fred and made him one of his inside brokers.

Next week's issue will contain "BILLY THE CABIN BOY; OR, THE TREASURE OF SKELETON ISLAND."

TRUE GRIT

or

An Engineer at Eighteen

By Gaston Garne

(A Serial Story.)

CHAPTER III.

A Fight on the River.

"I should like to take the trip once for the novelty of it, but I doubt if I should have the backbone to follow it for a living."

"You don't know what you can do till you try. I mean to be an engineer one of these days, and I'm learning the ropes just as fast as I can."

"You ought to know all about a locomotive now, you were a wiper and a machinist's assistant in the round-house for nearly a year. Then you've fired a switch engine for three months. You can run one all right, I'll bet."

"I can do it, of course, but I've got a heap to learn yet, but I'm getting on as fast as I can. Old Beckley seems to have taken a fancy to me, and is coaching me up in a lot of points that would ordinarily take years of experience to acquire."

"You're lucky. Engineers don't usually waste much time on greenhorns."

"I know that. That's why I'm making hay while the sun shine. Can't tell how long Singleton'll let me stay on Thirty-one."

"Who's Singleton?"

"He's the master mechanic of the road."

"Oh, I see. What do you say, Bob, to taking a spin down to the river on your wheel. I'll take you out in my cat-boat for an hour or two. Will you go?"

"Sure I will."

Five minutes later the two boys were gliding down the street at a lively gait.

The north fork of the Savage River skirted the residential section of Rushville, and both railroads spanned it by trestlework bridges about a mile apart.

It took its rise somewhere among the mountains, and after following a most erratic course swung around the eastern edge of the town, then broadened outward into quite a respectable stream and continued south by west till it joined the Savage River proper.

Bruce Hardy liked to be on the water. Swimming and sailing an old punt that he had picked up somewhere were his chief amusements when Bob Blake first chummed with him at the Rushville Grammar School.

Bruce's inexperience as a navigator led to more than one ducking for him and Bob when the boys had ventured many miles down the river on a Saturday afternoon with their guns in search of the wild fowl that frequented the lonely stretches of the stream.

At that point the river ran close to the foothills, and the wind often came down on the crazy little boat in sudden, treacherous slants, over in a

moment, but strong enough to upset even a stanch craft if taken unawares.

Fortunately, both lads could swim like ducks, and if their guns didn't go overboard they thought the mishap great fun, in spite of the inconvenience of wet clothes.

About the time Bob went to work in the round-house of the Round Top Railroad Hardy came into possession of a fine catboat about fifteen feet long.

Bob's hours of recreation being reduced to evenings and Sundays, their excursions by water were mostly made after supper, and the new boat, which Bruce had christened the Bessie, out of compliment to his chum's pretty sister, became a source of great amusement, not only to the young owner and Bob, but to many of the former's schoolmates as well.

The Bessie was moored off the Hardy residence, which bordered on the river, and when Bruce and Bob reached the landing stage on the evening of the young fireman's return from his first trip on the freight engine, they jumped into a skiff and pulled off to the boat.

Jumping on board, Bob secured the skiff astern and then ran forward to cast off the buoy line, while Bruce busied himself hoisting the mainsail.

The wind was pretty brisk, and they went off in lively fashion, Hardy at the helm keeping her headed down the river.

Bob ran up the foresail, carefully coiled the halyards, so that they would not get entangled or jam if it were necessary to let go in a hurry, and joined his chum in the standing-room, taking his seat to the leeward.

"This is a dandy breeze, and there is a look of more wind in the sky," said Bob gleefully. "Gee! I like to go kiting along, when I'm at it."

"You don't get much of that sensation climbing the grades on a freight train, do you?"

"Oh, the down grades give you a shaking up sometimes when you are trying for a siding to get out of the way of a passenger train coming up behind."

"I guess you'd rather fire for the express, Bob."

"Well, now you're talking. I'm just itching for that job, but I'm thinking it won't come my way for a long time."

"You can't tell. I've heard my father say that the Round Top is shy on good firemen and engineers. Many of the best men have gone over to the D. P. & Q., which pays better wages and the runs are pleasanter. There are many danger points on the Round Top, and the road-bed in certain places isn't any of the best. A man, when he goes out, especially on a night run, same as you are doing, isn't at all certain that he's coming back again."

"That's right," answered Bob soberly. "Night runs on the express over the mountains are wearing on a fellow's nerves, they tell me, and I can well believe it. The engineer, with one hand on the throttle, looking ahead where the gleaming headlight is eating its way into the darkness, can see but a short span of the glowing rails he is rushing over, and he knows not what may lie ahead—a boulder detached from the mountain-side, a weakened rail, a washout, a hundred things that may cause a disastrous wreck."

"I'd rather be excused from taking those chances," said Bruce.

They had now come to a bend in the river where the wind headed them, and it became necessary to tack.

Bob got up to attend to the foresheet, while Hardy kept the boat off a point or two for a few moments, so as to give her plenty of way.

"Hem's a-lee, Bob," he sung out, putting the tiller slowly down.

The Bessie shot up into the wind, the boys ducked so as to allow the main boom to swing over their heads, and the smart little craft was off on the other tack.

"There's a sailboat ahead," said Bob, as he returned to his seat.

"I see her," Bruce answered. "I'll bet a hat that is Chet King and his crowd. They've been going out quite often lately in Joe Bunker's boat, and Chet is getting a bit cocky over what he thinks he knows about sailing the craft. One of these nights he'll get a souse into the river that'll take all the enthusiasm out of him."

"What started him to going afloat? I thought he and Pindar preferred to hang about the Exchange and play pool and billiards of a night. I've caught a glimpse of him and his father's paying teller through the window many a night working away with their cues to beat the band, with Pindar watching the game, his derby set rakishly on three hairs and a big cigar in his mouth."

"Oh, Pindar sets up for a spot. A nice pair to vote against you when you were proposed as a member of our club."

"So they made a kick, did they? What for?"

"Said you wasn't tony enough to associate with. Wouldn't it make you laugh?"

"I'm sorry they have that idea," said Bob soberly. "Of course I know I'm not up to the mark from a social standpoint, but——"

"Oh, come now, drop that," said Bruce. "You're all right. Only a snob could find any fault with you because you wasn't as well off as he. King and Pindar were the only ones who had a word to say against you, and we shut 'em up pretty quick. The fellows all like you, and are glad to have you in the club."

"Well, they treat me pretty decent when I happen to meet any of them. I never did care for Chet. As for Pindar, it's only lately he's soured on me."

"Don't you care for those two. They cut no ice in the club."

"Hello!" exclaimed Bob, who was looking ahead, "what's the matter with those chaps yonder?"

The boat in advance had come to another bend in the river, and in making the tack something had evidently gone wrong.

"They've gone too close to the bank into slack water, I guess, before going about. Her bow is out of the current and her stern is in it. The pressure of the wind prevents her coming up into the wind, and so she's missed stays."

"We'll be up with them pretty soon, at that rate."

"There they go. They're all right again, but I wouldn't give much for what they know about sailing a boat. The river widens below, as you know, and as the wind is freshening I wouldn't

be surprised if they got into trouble before long—perhaps get a spill."

The sky was covered with streaky clouds, through which the moon cast a cold glitter upon the surface of the river.

After making the second tack the Bessie rapidly overhauled the Bunker boat, and her occupants were seen to be three boys and two men.

Both craft were in the middle of the stream, close hauled on the starboard tack.

"What are those fellows doing, anyway?" asked Bob.

"Looks as if two of them were having a fight in the standing-room."

"Not much room there, with the boom aboard, for a setto, I should imagine."

"When chaps lose their temper they don't think of their surroundings. If they don't go overboard they may thank their stars."

"There they go down into the bottom of the boat."

"Better stay there and pound one another till they get tired."

"It's a wonder the others don't put a stop to it."

"It's fun for them to look on. The crowd Chet and Abe are running with of late has a hard reputation."

"Yet you say they think I am not good enough for them," said Bob.

"That's where the laugh comes in. Old man King wouldn't do a thing to Chet if he knew what's going on. He gives his son too free a rein altogether, but all the same, if Chet gets into trouble he'll make it warm for him."

"Nothing was to be seen of the scrappers for some moments. They were no doubt clinched on the floor of the boat. Presently their heads rose about the sides and their arms could be seen swinging about."

"Gee! They're at it good and hard," grinned Bob.

"I don't see Chet at the tiller," said Bruce. "Pindar is handling the boat."

"Maybe he isn't aboard."

"Maybe not. If he is he's mixed up in that muss."

"I didn't think he was much of a fighter."

"Oh, he can scrap some when his monkey is up. I've heard he's been taking lessons in boxing from Bunker."

"Bunker used to be on the railroad."

"So I believe."

"He worked on the line under a section boss. Got the bounce for drinking."

"He doesn't work anywhere now. Hangs around the groggery near his boat-house. I guess he lives on what he can make out of his sailboat."

"Chet ought to be ashamed to be seen in his company."

"He visits Bunker on the quiet. Look at 'em now, Bob. They're at it hammer and tongs, and Chet is one of them, as sure as you live."

"Great Scott!" exclaimed Bob excitedly, "he's over."

It was true. A blow had staggered King, and before a hand could be raised to have him he had toppled into the river where the current was strongest, and in a moment was borne away from the boat, struggling frantically in the grasp of the swift stream.

CHAPTER IV.

How Bob Fished Chet King Out of the River, and What Followed.

"I don't believe Chet can swim," said Bob anxiously, as the lad in the water struggled a moment or two and then disappeared under the surface.

"Don't you like it. Hi, you, Abe Pindar, why don't you steer and pick Chet up?" shouted Bruce, at the same time bringing the Bessie to bear on the spot where the boy had last been seen.

But Abe was clearly rattled. He tried to make the necessary short tack, but his clumsiness caused the boat to miss stays and get in irons—that is, she lay up in the wind, all her sails shaking, and refused to fill either tack.

To make matters worse, having lost all headway, she commenced to go astern, and thus got into the way of the Bessie.

"What's the matter with you, Pindar? Why don't you haul your headsheets to windward and starboard your tiller? Are you asleep? Slack out your main sheet a bit."

The Bessie had to alter her course so as to clear the Bunker boat, and when Bruce and Bob got a clear view of the river ahead there was no sign of Chet King.

"Good gracious!" exclaimed Bob, with as much concern as though the boy overboard was a particular friend and not one who had been doing his best to down him, "what if he's drowned!"

"I hope not," answered Hardy. "Must have gone down the second time while that stupid Abe was making a mess of it."

"There he is," pointed Bob.

"I see him."

Bruce handled the boat splendidly. They bore rapidly down on the struggling youth. Fortunately they had a boathook on board. Bob seized it and hooked it into Chet's coat collar as they slipped close up.

He pulled King alongside the Bessie and then grabbed him by the arms, and with Bruce's help dragged the half-drowned boy into their boat.

Chet was all done up, and it was many minutes before he had any idea where he was. When he had recovered somewhat he stared at his rescuers.

"That you, Bruce," he gurgled huskily: "Pulled me out, did you?"

"No, Bob pulled you out. You can thank him. I couldn't have done it and handled the boat, too. It was tough and go with you by the looks of it, and I guess you owe your life to him."

Chet didn't seem to relish this information, and instead of thanking Bob for the service he had rendered he treated him to a half scowl.

"Oh, come now, what's the matter with you, Chet King!" expostulated Bruce, who had noticed the blank look. "Because you two haven't pulled together is no reason why you shouldn't acknowledge what Bob has done for you."

"I prefer to choose my own friends," said King sulkily.

"If that chap who knocked you overboard is one of them, I don't think much of your taste," retorted Bruce, angry at the treatment Bob was receiving from Chet.

"Where are you going?" demanded King, ob-

serving that Hardy was now steering for Bunker's boat.

"Going to put you back among your friends."

"Keep off; I don't want to go back."

"Why not?"

"That's my business."

"After the way you've treated Bob, I'm not anxious for your society," said Bruce.

"Those fellows mean to lay me out," said Chet.

"Why so? I should think they'd had enough of scrapping for one night. They came within an ace of causing your death."

"Don't believe they'd care if I had gone under."

Bob and Bruce were much astonished at this statement.

"Why, isn't Pindar one of your chums?" said Hardy.

"Yes, but he didn't dare to try to help me. I've learned something about that gang that has me 'em dead sore on me, and I guess they meant to do me."

Bruce was undecided what to do. The attitude Chet had assumed toward Bob made his company undesirable on board the Bessie. Chet King, for some very strong reason, was opposed to rejoining his late companions. The situation presented difficulties that were not made any easier a moment later by the action of the occupants of the other boat.

"Say, there," hailed one of the passengers of the Bunker, "what are you sheering off for?"

Bruce had changed his course a bit while talking to Chet, not having made up his mind fully as to whether he would let King remain on the Bessie or not.

"What do you mean?" asked Bob.

"We're waiting for you to put Chet King aboard here."

"He doesn't want to go back with you."

One of the men had been doing the talking, and he turned to the other and said something to him.

"Tell him he's got to come," said the man, whom Bob thought he recognized as a former section hand on the Round Top Railroad. "And you chaps had better be spry about bringin' your boat alongside us, or there's goin' to be trouble."

The man's tone indicated that he meant every word of it.

Bob fired up at once.

"I don't see what you've got to do with our movements," he retorted.

"You don't, eh? Then we'll show you in a couple of shakes of a lamb's tail, Bob Blake."

"You seem to know me, but I don't know you, unless you're Steve Gummitt, who used to work along the road."

"Well, I'm Steve Gummitt, if you want it real bad," said the man, who was clearly under the influence of liquor, as was also the other man of the party. "And this here is Bill Patterson, and the younger is Joe Bunker's nevvv, so now you know the lot of us, including your friend, Abe Pindar, who's under orders, and will lay broadside onto you right off the reel unless you come 'longside of us fast."

(To be continued.)

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INTERESTING ARTICLES

CENSUS ENUMERATORS IN PERSIA FIND
WOMAN, 146, AND SON, 117

A dispatch to "The Daily Express," London, from Teheran says that the first census in the history of Persia, recently taken, revealed a woman 146 years old, living in the village of Mochin with her son, 117.

The census was ordered because Dr. Arthur C. Millspaugh, the American financial administrator, was unable to estimate the revenue of the country owing to the absence of statistics on population.

84 EXCHANGE SEATS \$99,000 TO \$150,000

Eighty-four memberships, or "seats," in the New York Stock Exchange were transferred during 1925 at prices ranging from \$99,000 to \$150,000.

The seat at the low price of the year was posted for transfer January 2 and was the first so posted in 1925.

Three seats were sold at the high price of the year, \$150,000, which is the record high for all time. The highest price recorded for the sale of a seat previous to this year was \$115,000, made in 1920. The seats selling at the high price were announced Nov. 19, 1925.

HOW MAHOGANY IS FOUND

Mahogany trees do not grow in clusters, but are scattered throughout the forest and hidden in a dense growth of underbrush, vines and creepers, and require a skilful and experienced woodsman to find them. He seeks the highest ground in a forest, climbs to the top of the tallest tree, and surveys the surrounding country. The mahogany has a peculiar foliage, and his practiced eye soon detects the trees within sight.

The axmen follow the hunter, and then come the sawyers and hewers, a large mahogany taking two men a full day to fell it. The tree has large spurs which project from the trunk at its base, and scaffolds must be erected so that the tree can be cut off above the spurs. This leaves a stump fifteen feet high, which is sheer waste, as the stump really contains the best lumber.

The hunter has nothing to do with the work of cutting or removing the tree, his duty being simply to locate it. If he is clever and energetic, his remuneration may amount to five hundred or one thousand dollars a month; but he may travel weeks at a time without detecting a tree, and as he is generally paid by results his earnings are rather meagre.

PICTURESQUE TEA DRINKING CUSTOMS
ARE FOLLOWED BY PEOPLES OF
THE OLD WORLD

What a store of fads and furbelows of etiquette there would be to delight Americans if foreign visitors to the Sesquicentennial International Exposition in Philadelphia next summer might be prevailed upon to indulge in their national customs of tea drinking.

The Russian, mayhap, would drink veritable oceans of tea with the inevitable slice of lemon floating on the surface. He would sip his tea al-

most reverently with the deliberation of a deeply engrossed philosopher.

Tea in a cup? Preposterous. A cup of tea has never entered into the vernacular of Russian tea drinkers. But a glass of tea?—the very essence of bliss and contentment.

Tea a la Russe must be prepared with discrimination and precision. The Russian often carries within his traveling portmanteau a complete apparatus for boiling water. The samovar finds favor with the most fastidious of the land of the Steppes.

Chinese visitors to the Exposition might tell a different story of tea. They would propound the theory of tea leaves in their natural state, that is, before they are dried and rolled.

They would be shocked, very politely and discreetly, of course, and perhaps faintly amused if anyone should question their placing the saucer on top of the cup rather than under it.

The quaintly garbed merchant of Bagdad would squat upon the pavement and utmost formality and ceremony would attend his boiling the water in his samovar, his placing of a teaspoon in a glass, in the bottom of which are several dozen tea leaves, and thence his pouring of the boiling water on to the leaves.

The Sesquicentennial, commemorating the one hundred and fiftieth anniversary of American Independence, might well tell the tale of the cup of tea of early American lore.

Tea, cultivated from antiquity in the orient, was a drink that was all but an art for the people of China, Japan, and India. Its introduction into Europe was not until late in the sixteenth century or the early seventeenth, and for many who were leaving their native lands for America, it was unknown until it had traveled over the waters of the Atlantic to these shores.

Before 1725, the use of tea had become established in the larger towns of the colonies. In North Carolina the "better sort" showed preference for such "sober liquids."

The Dutch of New York were fond of tea, which they drank in their own inimitable manner. They were wont to place a lump of sugar in their mouth and keep it there while they sipped.

The widespread popularity of tea was the subject of much discourse and dissertation on the necessity for temperance in imbibing it. Loss of hair was attributed to the "detestable weed," and it was considered a dangerous form of dissipation. Many had "shamefully gone into tea-drinking."

In the early career of tea in America it suffered the ignominy of being vigorously prepared. At one time the tea was placed in water, the water boiled, the liquid thrown away, and the leaves eaten. In Salem, Massachusetts, the leaves were not found attractive to the taste, with the result that butter and salt were added.

One story of the tea cup is of several young ladies of Connecticut who boiled tea as a broth and employed the leaves as thickening.

The advent of tea marked a considerable advance in refinement of the colonists. The tea parties were often insipid affairs, but they put society on its best behavior.

GOOD READING

INSECT DESTROYS PINES

In the last few years tens of thousands of American trees—enough to build thousands of homes—have been destroyed through the invasion of the great Pacific forests by the pine beetle, an insect that in less than one year can ruin the mightiest pine tree, says Popular Science Monthly.

Evidence recently submitted to the United States Senate Committee on Public Lands showed that in a single section of 1,000,000 acres in Klamath County, Ore., lumber destroyed by the pests would have been enough to build not less than 8,000 American residences of an average cost of \$12,500 each.

ENGLISH TO CUT DOWN OAKS DATING BACK TO ROBIN HOOD

Wyre forest of a thousand acres of ancient oaks, which in the days of Robin Hood was a royal hunting ground, is to be cleared by the modern woodman, and the ground replanted in fir and larch. The authorities decided that the old oaks, while picturesque, were useless and occupied altogether too much space for practical purposes. Canadian foresters will have charge of the reforestation.

The 1926 program of the Government Forestry Department, in addition, embraces the laying out of more than 15,000 acres in England and Wales. Spruce, fir and cedar seeds have been brought from Canada and at Thetford Marsh will be created Britain's largest forest since the days of the Conqueror.

FIRST CITY DIRECTORY

In the British Museum there is a copy of a directory entitled "The Names of Such Gentlemen of Accounts as Were Residing Within the City of London, Liberties and Suburbs Thereof, Nov. 28, 1595, Anno 38 Elizabeth Reginae." This is the first known work of the kind. The next was published in 1677. It is entitled "A Collection of the Names of Merchants Living in and About the City of London." It was "printed for Samuel Lee, and (sic) to be sold at his shop in Lombard st." The names are 1,790 in number and follow an alphabetical order. There is a separate list of 41 bankers, under the heading "Goldsmiths, who keep running cashes." The book contains the name of the father of Alexander Pope, the poet. The book was reprinted in 1732 by James Brown. Its title was "The Directory, or List of Principal Traders of London." The first "Post Office Directory," according to Hayden, was published in 1800 and contained 300 pages. From that time such publications have been pretty general in Europe and America.

INGENIOUS JAILBREAKERS

Prisoners who recently made their escape from Marion County Jail, Indiana, by soaking the bars of their cells with formaldehyde disinfectant to destroy the temper and make filing possible showed amazing ingenuity, but a prisoner in a

California prison surpassed them in resourcefulness.

The man, who was serving a life sentence, was employed in the garden. Obtaining a piece of sacking, he laid it in a corner, soaked it and sowed oats on it. When these had grown a few inches high he hid himself under the sacking and crawled slowly away through a field of oats. The keepers were utterly at a loss, and if someone had not happened to think of placing a bloodhound on the trail the prisoner would undoubtedly have got away.

At Dartmoor, England, the windows are protected by stout iron bars. On one occasion one bar of a cell was found to be filed almost through. The occupant of the cell was brought before the warden and questioned as to how he got the file and where he had hidden it. He refused to answer, and was promptly relegated to another cell. A few days later a bar of this cell was found to be cut, yet the most thorough search failed to reveal the file. The prisoner merely smiled at all questions. Thereupon he was removed to a top cell and kept there. When his release was due the warden asked him, in a friendly way, if he would now solve the mystery. The man laughed, and putting his fingers into his mouth, produced a small watchmaker's file with a loop of thread attached. The man kept the file suspended in his throat by the thread to a tooth.

Another escape at Dartmoor was marked by great ingenuity. A prisoner employed in the kitchen had to rise early in the morning to get breakfast under way.

One foggy wintry morning he vanished. It was an hour before he was missed, and then a rope was found hanging down on the outside of the tall stone wall surrounding the prison yard. It was held in place by a bagful of earth.

The bag was the prisoner's pillow case. The rope was made of his blankets. He had carried these down under his clothes, filled the bag with earth from the nearest flower bed, flung the bag with the rope attached over the wall. And the rest was easy.

Sacks were employed also by another prisoner, who almost escaped from Portland Prison. He managed to make for himself a suit of flour bags. Attired in these, he waited for a baker's cart which he knew would draw up in the prison yard at a certain hour. The moment the baker went into the prison the convict jumped into the cart and drove off. He reached the next town before the police, summoned by telephone, caught him.

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A DESPERATE DEED

By Horace Appleton.

The scene was an office in Broad Street one morning in the fall of the year. The street door of the office of Markland & Co., money brokers, opened very suddenly, a gust of cold wind blew in, making the clerks shiver, and then a tall man, attired in a neat suit of black, wearing a plain caped coat, a high silk hat, patent leather shoes and dog-skin gloves, walked in in a timid, shrinking way.

"Ah, good-morning, Roger Clifford. Glad to see you."

"Mr. Markland, I called in reference to the note for one thousand dollars I gave you three months ago, indorsed by my employeer."

"Ah, yes. Do you want to pay it?"

"No—not exactly. I wanted to get it extended."

"Well, Mr. Clifford, I am sorry I cannot accommodate you."

"Why not? I will pay you the interest—double interest, if you want it," nervously said Roger Clifford.

"The reason I cannot help you, Mr. Clifford," said the foxy little broker, interrupting him, "is simply because I sold your note to a friend of mine."

"Who is the person who brought it?"

"The gentleman told me to say his name was not to be mentioned."

"Can you not do me a favor, Mr. Markland?"

"That depends entirely upon what it is."

"Ask the purchaser to wait until tomorrow to present the note, and I will meet him here in your office to pay it."

"Oh, I guess he will accommodate you, as he is not a man who is ever in much need of small amounts of money. I will ask him for you."

"Thank you," said the cashier with a sigh of relief, and bowing very profoundly to Mr. Markland, he left the broker's office.

A moment later he walked into the banker's office and went to the closet, divested himself of his hat, coat and gloves, and proceeding to his desk, bent over his accounts, meantime wondering how he was to get out of his financial difficulty. The only conclusion he could arrive at was to borrow the money from his employer, and a few hours later he went over to James Stafford's desk and asked for the amount. The banker looked at the unhappy man pityingly.

"See here, Roger," he said in kind tones, "you are certainly overstepping yourself. You have been with me for twenty years now, and I have implicitly trusted you in everything. But you are living beyond your income, like a great many other foolish, improvident men, and must reach the end of your resources at last."

Thousand upon thousand of dollars came into Clifford's hands that day for his employer, and he entered it in the books, wishing with an insuperable longing that a portion of it was his own; then the gold was put into little canvas bags, with the amounts specified on tags, and the greenbacks were counted out and stacked in little heaps, and pinned up with bands of paper, and all of the money was stacked away in the huge, burglar-

proof safe; then the business of the day was finished. How longingly Clifford glanced at the huge safe as he put on his hat and coat to leave the office!

As he gained the sidewalk, Mr. Stafford was coming down the steps from his office, but the cashier did not notice him, for his attention was suddenly called to a flashy-looking man, who evidently had been waiting for him to come out. This personage was a well-known thief and gambler, whom Roger Clifford had recently met in a resort wherein he had lost all he had at playing cards.

"Hello, Clifford—I've been waiting for you some time."

"What do you want?" muttered the cashier, reddening.

"Dust! You owe me a hundred, and I'm dead broke."

For an instant it seemed to Clifford that he would groan aloud.

It made him desperate. He was menaced on all sides.

Grabbing the gambler by the shoulder, he said:

"You come with me, Joe Wilson—I want to talk to you."

A shade of surprise crossed the face of the banker as he watched his trusted clerk walking away with the flashy-looking individual.

"A gambler! A veritable gambler!" he muttered. "Nice company for him."

There was a buffet saloon in the basement of a house on Broad Street, and the cashier hurried his companion in, and they entered one of a row of small compartments at one side.

A bottle of wine was ordered, and when they were served and the waiter had gone out, Clifford locked the door and seated himself opposite his curious companion at the small, round cherry-wood table, on which the bottle and glasses stood, gleaming in the light of the gas jet overhead.

"Well," said the gambler, "and now, what are you up to?"

"Wilson, I am driven to desperation for want of money."

"Are you? That is too bad," laughed the gambler.

"There is only one means by which I can get it," the cashier continued rapidly.

"And what is that?"

"By a robbery."

"Are you going to commit a robbery?"

"No. I would not dare. I want you to do it."

"Explain yourself."

"You know I am cashier of James Stafford, the banker?"

"Of course I do. Well?"

"If I told you the combination to open his safe, could you do it?"

"I certainly could, and would."

"The safe contains over seventy thousand dollars."

"Jingo! that would be a nice haul."

"If you will do the job tonight, and give me half. I will tell you how the job can be done."

"If you mean business, and are not joking, I will do it."

"The only difficulty will be for you to get into the building."

"Is there a watchman there?"

"Yes."

"Then I will get in!"

Clifford then told him the combination of the safe and several other details.

"Another thing," he said in conclusion. "Besides myself, only Mr. Stafford knows how to open the safe. You must make it appear as if you forced the safe open, or suspicion will fall upon me sure."

"Why?"

"Because Stafford knows how hard up I am."

"Very well. You must prepare an alibi."

"I will. I will go to Mr. Stafford's house."

"That is the best thing in the world."

"But I must see you tonight, after the job is done."

"You can do so. Name the locality, and I will be there."

"Meet me on the Brooklyn Bridge at twelve o'clock. I will be strolling along the foot-path, on this side of the New York tower below the stairs."

"Good. You can go there after you leave Stafford's house. The robbery will be committed by ten o'clock, in order that the watchman will know the time and report it when he gets free. As soon as I get the money I will go directly to the bridge and give you your share then I will skip."

They continued their conversation at some length, finished the bottle of wine, and the cashier left his companion and went home.

He was moody and morose over his proposed villainy, could eat no supper, and went out about eight o'clock, after telling his wife he would return late, and made his way to James Stafford's magnificent home on Fifth Avenue. He was ushered into the parlor, and was informed that the banker had not yet returned home from his place of business. Mrs. Stafford came in, and seemed to be very much depressed in spirits over her husband's absence.

Keeping the alarmed lady engrossed in conversation, the time passed by until the clock struck ten. Then there came a ring at the door bell. A moment later a servant handed in a telegraph dispatch. It was from the banker, apprising his wife that the cab horse he usually hired had become frightened and ran away with the vehicle.

He had jumped out, sustained a blow that rendered him unconscious, but fortunately was not injured to any extent, and assured her that the people into whose house he had been carried had taken good care of him. He said he would be home within a short time.

There was no reason why Clifford should remain any longer.

He therefore bade the lady good-night, and retired.

A hack carried him downtown to the bridge, and after dismissing it he laid down a cent in the box office and walked out on the foot-path.

A glance at his gold chronometer showed him it was after eleven o'clock. He had scarcely replaced his watch in his pocket when there suddenly sounded the rush of feet behind him, and the next instant two figures dashed by. One of the men fell, and the other sprang upon him, when a terrible struggle ensued. A bridge policeman was hurrying toward the scene of the struggle, and as Clifford's eyes fell upon the man under the other on the walk he saw that it was Joe Wilson, the thief.

A pair of handcuffs were snapped upon Wilson's wrists just then, too.

"I am lost!" he groaned in agony. "Lost! Lost! Lost!"

Just then James Stafford alighted from the carriage, and reaching out his hand he touched the despairing man on the arm.

"Roger!" he exclaimed in deep, sonorous tones.

"Mr. Stafford!" burst from the wretched man's pale lips as he recoiled in affright and gazed into the grave, accusing eyes of the man who had trusted him.

"I know everything, Roger. I saw you join the thief, and I followed you to that saloon. Hidden in the compartment next to yours I overheard the whole plot. I might have prevented the robbery, only I was injured in an accident after I followed you out of that saloon. The horse ran away. But when I was able to leave the house wherein my unconscious body was carried it was too late to prevent the robbery, so I purchased a coat like yours in order to resemble you, and with the policeman in citizen's clothes, who just captured Wilson, I came here. He mistook me for you, and gave me your share of the booty. Then the officer ran for him, he fled, but now that he is captured I will recover the rest of the money."

"And I," brokenly said Clifford, wringing his hands, "will go to prison."

"You ought to, for you already had added forgery to your criminality. I noticed long ago your want of money, and suspecting you had you watched. The result was that I found out about the note you gave Markland & Co., and I bought it to save you from disgrace. Here is the note with its false signature—and this is the end of it!"

He tore the note into fragments and threw the pieces away.

"And now?" Clifford faintly gasped, as an imploring look shone in his dilated eyes.

"And now—can you turn over a new leaf and become a better man in future?"

"With heaven's help I can!"

"Then I forgive you, Roger, and hope this will teach you a good lesson."

TO PROTECT SEA ANIMALS

A proposal for the convocation of an international conference to frame a convention to regulate the killing of sea animals in the so-called free seas was advanced by Dr. Jose Leon Suarez, Argentine jurist, in a report presented to the International Committee of Jurists which is codifying international law.

His report on the necessity of conservation of the products of the sea was unanimously adopted.

Doctor Suarez said that such a regulation was particularly necessary in the seas surrounding the South Pole and applies to whales, seals and other marine animals which can be preserved for sale in Northern markets.

He contended that if the present exploitation of marine wealth continues without interruption there will be danger of the extermination of sea fauna. The day will come, he said, when man must turn to the sea for means of sustenance, and therefore it is necessary for the nations to reach an agreement for the conservation of sea food.

SHRIMPS

Shrimps run in large schools down the numerous passes leading into the Gulf of Mexico, where the fishermen catch them with their seines, frequently bringing in at one haul enough to fill one of their peat boats. They are then taken to the canning factories. The shrimps are placed in large troughs. Girls who are experts in their line take them in hand. With one twist they take off their heads, and then with a pressure at the tail the shrimp is forced out. After being taken from the shells the shrimps are put in a vat of salt water, and are cooked by means of steam pipes running through the vats. Then they are put into little gauze bags, each bag just big enough to fit inside the cans used, there being so much phosphorus in the shrimp, that unless some precaution is taken the tin would be eaten through by its action. After the shrimps are placed in the cans they are hermetically sealed, this work being done by machinery put into a large tank, and once again the shrimps are put through a steaming process, this being ten times hotter than before. After this the shrimps are thoroughly cooked, and when the cans cool they are labeled and put in boxes.

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The contractor must pay the city 400 francs (about \$16) for each post he uses and 50 per cent. of his profits. Before final permission for using posts in any district is given, two committees, one on artistic values of the proposed "ads," and one on antiquarian standing of the streets affected must be consulted. The council itself will have the final word.

The French Society for Prevention of Cruelty to Animals hitherto has been allowed to paint a notice, "Be Kind to Animals," on Paris lamp posts, but these signs have been so small as to be hardly noticeable.

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